

# **SURVEY OF VETERANS' SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS**

## **2000 PRETEST RESULTS**



**Surveys and Research Staff  
Data Management Office  
Veterans Benefits Administration**

**Pretest Survey Report**

**August 2000**

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# Acknowledgments

- This information was collected and analyzed under the direction of the:

U.S. Department of Veterans Affairs  
Veterans Benefits Administration  
Data Management Office  
Surveys and Research Staff

- Questions or comments should be directed to:

Lynne R. Heltman, M.A., Director  
Surveys and Research Staff (245)  
Veterans Benefits Administration  
810 Vermont Avenue N.W.  
Washington, D.C. 20420  
Phone: (202) 273-5440  
Fax: (202) 275-5947  
Email: [ormhelt@vba.va.gov](mailto:ormhelt@vba.va.gov)

- Intranet Address (VA):

<http://vbaw.vba.va.gov/bl/20/cfo/surv/srsindex.html>

- Internet Address:

<http://www.vba.va.gov/surveys/>

- In conjunction with:

The Gallup Organization  
Government and Education Division  
One Church Street, Suite 900  
Rockville, MD 20850-4158

- Or to other Surveys and Research Staff members:

Mike Angell (202) 273-6783  
Ronda Britt, M.A., (202) 273-6425  
Jack Frost, (202) 273-6707  
Helen T. Granito, (202) 273-6957  
Missie Vaccaro, (202) 273-7452

# Introduction

# Introduction

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- As part of its ongoing effort to improve customer service, the Surveys and Research Staff of the Veterans Benefits Administration (VBA) is testing the survey instrument and methodology developed to solicit customer feedback about the VBA's Home Loan Guaranty Process.
- A mail survey was sent to 2,500 veterans, 1,250 who recently received a VA home loan guaranty and 1,250 who recently refinanced their VA home loan.
- The sample was selected using simple random sampling, is nationally representative, and spans all nine Regional Loan Centers (RLCs), in addition to San Juan and Honolulu.
- The Gallup Organization administered the survey. VBA designed the questionnaire, obtained project approval from the Office of Management and Budget (OMB), and supplied the sample. The survey questionnaire was based on the results of four focus groups with veterans and Loan Guaranty staff held in two regional offices in May 1999.
- This report assesses the responses to the pretest phase of the "Survey of Veterans Satisfaction with the Home Loan Guaranty Process," which took place in March and April 2000. This assessment includes an evaluation of the sampling methodology, focusing on the response rates for various subgroups of veterans in the sample, and an evaluation of the survey instrument, including an analysis of response distributions and item response rates, and an analysis of responses to open-ended questions.
- Results are calculated using weighted data. Please see Appendix C for a description of the weighting process used.

## **Report Highlights**

# Report Highlights

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- Ninety-three percent (92.9 percent) of respondents reported being satisfied with the process of obtaining a VA home loan. Of those, 68.2 percent reported being “very satisfied” and 24.7 percent reported being “somewhat satisfied.”
- Similarly, 98.6 percent of respondents indicated that they would recommend the VA home loan program to other veterans.
- More respondents reported having written letters to contact the VA during their home buying/refinancing process (28.3 percent) than having called the toll-free number (25.3 percent) or visited a Regional Loan Center or Regional Office in person (15.9 percent).
- The largest proportions of respondents who reported having called the VA toll-free telephone number or who reported having visited a VA Regional Loan Center or Regional Office, indicated that they called or visited “to apply for a Certificate of Eligibility.” In both cases, this response received more than twice as many mentions as the next most frequently mentioned response, which was to “get information regarding the VA home loan program.”
- The majority of respondents who reported having called the VA toll-free phone number reported that the VA employees with whom they spoke were “very courteous” (65.3 percent) and that they fully addressed all of their questions, concerns, or complaints (87.8 percent). Similarly, the majority of respondents who reported having visited a VA Regional Loan Center or Regional Office reported that the VA employees were “very courteous” (78.1 percent) and that they fully addressed all of their questions, concerns, or complaints (84.7 percent).

# Report Highlights

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- Fifty-two percent (51.9 percent) of respondents who reported having visited a VA Regional Loan Center or Regional Office reported that they got “all” of what they needed to know from their visit, while only 33.6 percent of respondents who reported having called the VA toll-free phone number felt similarly.
- The highest proportion of respondents (27.5 percent) reported having received their Certificates of Eligibility (COE) in six to ten workdays and 83.8 percent of respondents felt that the amount of time that it took to receive them was either “very reasonable” (58.3 percent) or “somewhat reasonable” (25.5 percent).
- The largest proportion of respondents indicated that it took less than two weeks to get their loans approved (28.6 percent). The most common responses indicated that less than two weeks (27.2 percent) and four weeks (26.5 percent) are reasonable amounts of time to get loans approved.



## **Report Summary**

# Report Summary

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## *Background*

- Pre-discharge briefings (TAP/DTAP) was mentioned most frequently as the way respondents first learned about the VA home loan program (43.3 percent). The second most frequently mentioned way was “friends and family” (18.4 percent). (Question 1, pg. 34)
- Forty percent (40.0 percent) of respondents reported getting “most” of what they needed to know from the source from which they first learned about the VA home loan program. Thirty-one percent (31.0) reported getting “some” of what they needed to know from that source, and 15.0 percent reported getting “all” of what they needed to know. (Question 2, pg. 35)
- Forty-seven percent (47.1 percent) of respondents reported that the information that they received was “very accurate” and 41.6 percent reported that the information that they received was “somewhat accurate.” (Question 3, pg. 35)
- Thirty-six percent (36.4 percent) of respondents reported “completely” understanding the dollar amount of the loan the VA would guarantee. Thirty percent (30.0 percent) reported “mostly” understanding it. (Question 4, pg. 36)

## *Phone Contact*

- Only twenty-five percent (25.3 percent) of respondents reported ever trying to reach the VA using the toll-free number during their home buying/refinancing process. (Question 5, pg. 36)

# Report Summary

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- Seventy-one percent (70.7 percent) of respondents reported calling the toll-free number to apply for a Certificate of Eligibility and 33.2 percent reported calling to get information about VA's home loan program. (Question 6, pg. 37)
- Thirty-six percent (35.6 percent) of respondents reported that it was "somewhat easy" to get through to VA on the phone and 29.7 percent reported that it was "very easy." (Question 7, pg. 38)
- Forty-six percent (46.3 percent) of respondents reported being connected directly to a VA Regional Loan Center. (Question 8, pg. 38)
- Forty percent (40.1 percent) of respondents reported that they were connected to an RLC, while 18.2 percent reported that they were connected to a VA Regional Office elsewhere. Of those respondents who reported being connected to an RLC, the distribution of phone calls was fairly consistent among the Regional Loan Centers. Houston, TX and Roanoke, VA had the highest proportions of connections reported by respondents (18.2 percent and 17.5 percent, respectively.) (Question 9, pgs. 39-41)
- The majority of respondents (65.3 percent) reported that the VA employees with whom they spoke on the phone were "very courteous." (Question 10, pg. 42)
- Eighty-eight percent (87.8 percent) of those who contacted the VA on the phone reported that the VA employees fully addressed all of their questions, concerns, or complaints. (Question 11, pg. 42)

# Report Summary

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- Forty percent (39.7 percent) of respondents who contacted the VA on the phone reported getting “most” of what they needed to know and 33.6 percent reported getting “all” of what they needed to know. (Question 12, pg. 43)
- The vast majority of respondents (74.8 percent) indicated that they were able to get information about their particular loan from their telephone contact with the VA toll-free number. (Question 13, pg. 43)

## *Visiting a Regional Loan Center or Regional Office*

- Sixteen percent (15.9 percent) of respondents reported having visited a Regional Loan Center or Regional Office during their home buying/refinancing process. (Question 14, pg. 44)
- Forty percent (39.7 percent) of respondents reported that they visited an RLC, while 55.9 percent reported that they visited a VA Regional Office elsewhere. Of those respondents who reported having visited an RLC, the largest proportions reported visiting St. Petersburg, FL, St. Paul, MN, and Denver, CO (21.0 percent, 16.9 percent, and 16.9 percent, respectively.) (Question 15, pgs. 45-47)
- Eighty-five percent (84.6 percent) of respondents reported visiting an RLC or Regional Office to apply for a Certificate of Eligibility. (Question 16, pg. 48)
- Thirty-nine percent (38.7 percent) of respondents reported that the location of the RLC or Regional Office that they visited was “very convenient” and 34.8 percent claimed that it was “somewhat convenient.” (Question 17, pg. 49)

# Report Summary

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- More than three-quarters of those who visited an RLC or Regional Office (78.1 percent) reported that the VA employees were “very courteous.” (Question 18, pg. 49)
- Eighty-five percent (84.7 percent) of respondents who visited an RLC or Regional Office claimed that VA employees fully addressed their questions, concerns, or complaints. (Question 19, pg. 50)
- Fifty-two percent (51.9 percent) of respondents who visited an RLC or Regional Office reported that they got “all” of what they needed to know from their visit and 27.9 percent reported getting “most” of what they needed to know. (Question 20, pg. 50)

## *Other Methods of Contact*

- The most commonly mentioned method of contacting the VA other than telephone and personal visits was by letter (37.3 percent). (Question 21, pg. 51)

## *Certificate of Eligibility*

- Forty-six percent (45.9 percent) of respondents reported obtaining their Certificate of Eligibility (COE) for Loan Guaranty Benefits through the mail and 28.1 percent reported obtaining their COE from a lender. (Question 22, pg. 52)
- The majority of respondents reported waiting at least six days to receive their COEs. The most frequently mentioned waiting period for the receipt of a COE was 6-10 workdays (27.5 percent), followed by 11-15 workdays (21.5 percent) and more than 15 workdays (20.4 percent). (Question 23, pg. 52)

# Report Summary

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- Nearly three in five respondents felt that the amount of time it took to get their COEs was “very reasonable” (58.3 percent) and 25.5 percent felt that it was “somewhat reasonable.” (Question 24, pg. 53)

## *Realtor*

- The majority of respondents reported using the services of a realtor in purchasing their homes (79.3 percent). (Question 25, pg. 54)
- The majority of respondents who used a realtor rated their realtor’s knowledge about the VA home loan program as either “excellent” (30.4 percent) or “very good” (29.6 percent). (Question 26, pg. 54)
- Fifty-four percent (54.4 percent) of those who used a realtor reported that the realtor was “very responsive” regarding any inquiries about their VA home loans and an additional 23.2 percent rated the realtor as being “somewhat responsive.” (Question 27, pg. 55)
- The largest proportion of those who reported using a realtor claim to have been “very satisfied” with their realtors regarding their use of the VA home loan program (62.2 percent). An additional 19.4 percent claim to be “somewhat satisfied” with their realtors. (Question 28, pg. 56)

# Report Summary

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## *Lender*

- Over half of the respondents rated their lenders' knowledge about the VA home loan program as "excellent" (51.3 percent). An additional 26.7 percent rated their lenders' knowledge as "very good." (Question 29, pg. 56)
- Sixty-four percent (64.0 percent) of respondents said that their lenders were "very responsive" regarding any inquiries about their VA home loans. (Question 30, pg. 57)
- Sixty-one percent (61.1 percent) of respondents claimed that it was "very easy" to get information about the VA home loan program from their lenders. (Question 31, pg. 57)
- The largest proportion of respondents indicated that it took less than two weeks to get their loans approved (28.6 percent). The second largest proportion claimed that it took four weeks to get their loans approved (19.0 percent). (Question 32, pg. 58)
- Similarly, the largest proportion of respondents indicated that less than two weeks is a reasonable amount of time to get loans approved (27.2 percent) and the second largest proportion claimed that four weeks is a reasonable amount of time (26.5 percent). (Question 33, pg. 59)
- The majority of respondents (70.7 percent) reported being "very satisfied" with their lenders regarding their use of the VA home loan program. (Question 34, pg. 60)

# Report Summary

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- Noticeably fewer respondents reported being satisfied with the professionalism of the appraisers than they did with any other aspects of the VA home loan process. Thirty-eight percent (38.1 percent) of respondents reported being “very satisfied” with the professionalism of the appraisers, 18.3 percent reported being “somewhat satisfied,” and 33.4 percent reported being “neither satisfied nor dissatisfied.” (Questions 36 and 37, pg. 61)
- The majority of respondents who had their properties appraised (64.3 percent) indicated that they received a document showing the value estimate and other information about the property. (Question 38, pg. 62)
- Of those who received a document showing the value estimate and other information about their properties, 60.1 percent reported that they “don’t remember” which document they received. Twenty-eight percent (27.5 percent) reported receiving a VA Certificate of Reasonable Value (CRV) and 12.4 percent reported receiving a VA Notice of Value (NOV). (Question 39, pg. 62)
- Of those who reported receiving CRVs or NOVs, the largest proportion (31.5 percent) reported that it took six to ten days to receive them. Twenty-seven percent (27.2 percent) reported that it took five days or less. (Question 40, pg. 63)
- Consistent with the above, the largest proportion (38.3 percent) believe that six to ten days is a reasonable amount of time to receive a CRV or NOV and the second highest proportion (33.4 percent) believe that five days or less is reasonable. (Question 41, pg. 64)



# Report Summary

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## *Overall Impressions*

- Forty-two percent (41.9 percent) of respondents rated their current knowledge of the VA home loan program as “very good” and 27.1 percent rated their knowledge as “good.” (Question 42, pg. 65)
- Sixteen percent (16.0 percent) of respondents reported encountering problems with their loans. (Question 43, pg. 65)
- Specific problems encountered with loans ranged from “unreasonable delays” (59.4 percent) to “inaccurate information” (37.9 percent). (Question 44, pg. 66)
- Sixty-two percent (62.2 percent) of respondents who reported having problems, indicated that their lender kept them informed about any delays or problems with their loans. (Question 45, pg. 66)
- The majority of respondents (76.0 percent) reported that they chose to get a VA home loan because “no down payment [is] required.” Twenty-four percent (23.7 percent) claimed they chose the VA home loan because of a “lower interest rate” and 19.3 percent cited “convenience.” (Question 46, pg. 67)

# Report Summary

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- Only 29.7 percent of respondents indicated that they considered another type of home loan. Of those who did consider other types of home loans, the largest proportion (61.6 percent) reported considering “conventional” home loans. (Questions 47 and 48, pgs. 67-68)
- The majority of respondents (68.2 percent) reported being “very satisfied” with the process of obtaining a VA home loan and an additional 24.7 percent reported being “somewhat satisfied.” (Question 49, pg. 68)
- The vast majority of respondents (98.6 percent) indicated that they would recommend the VA home loan program to other veterans. (Question 50, pg. 69)

## *Original versus Refinanced Loans*

- No notable differences were detected between the responses of original and refinanced loan recipients.

## **Response Rate Analysis**

# Mailing Protocol and Schedule

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- The questionnaire design consisted of five mailings to sampled individuals or households. These included: 1) a pre-notification letter telling potential respondents that they should expect to receive a mailed survey questionnaire; 2) shortly after the pre-notification letter, a copy of the questionnaire, including a standard return envelope; 3) next, a reminder/thank you postcard; 4) a second copy of the questionnaire mailed to those who had not yet responded, as of April 6, 2000; and 5) a reminder/thank you postcard following the second mailing. Examples of these materials appear in Appendix B.
- The questionnaires were sent bearing the VBA seal and were stamped, “Address Service Requested,” to assist with locating respondents for the purposes of allowing delivery of the questionnaire when the respondent had moved, and of assessing respondent mobility. Each envelope contained a cover letter on VBA letterhead, a questionnaire, and a pre-posted envelope addressed to the Gallup Organization, the contractor administering the survey.
- Prior to mailing, addresses of study participants were checked against the United States Postal Service’s National Change of Address (NCOA) database. The NCOA database provides mailing list corrections by updating preexisting addresses by either finding a "new" mover address or standardizing the "non-mover" address to match USPS standards.
- Toll-free numbers for both Gallup and the VBA were also included to help field respondents’ questions. Gallup’s number received approximately twenty calls, most of which were administrative in nature. Among such calls, veterans wanted to inquire about the sponsorship of the survey or report that they had not received a VBA home loan and were thus ineligible.

# Mailing Protocol and Schedule

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Individuals who were ineligible were instructed to answer the question on the front page of the questionnaire and return the questionnaire to Gallup.

- The mailings took place on the dates indicated in the table below.

Mailing Schedule	
Prenotification Letter	3-20-00
First Questionnaire	3-24-00
First Reminder Postcard	3-31-00
Second Questionnaire	4-6-00
Second Reminder Postcard	4-10-00
<b>Fieldwork Completed</b>	5-1-00

# Overall Survey Response Rate

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Sample Disposition	
<b>Total Sample Drawn</b>	2,500
<b>Total Eligible</b>	2,500
Undeliverables	231
Incompletes	22
<b>Returned Questionnaire</b>	1,470
Screen Out/ No Claim	43
Included in Data Set	1,427
<b>Total Received</b>	1,427
<b>Response Rate</b>	62.9%

# Response Rate for Each Question

## Background

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
1 How did you FIRST learn about the VA home loan guaranty program	1,427	1,400	0	0.0	27	1.9
2. Looking back, how much of what you NEEDED TO KNOW did you get from this source	1,427	1,406	0	0.0	21	1.5
3. How accurate was the information you received	1,427	1,404	0	0.0	23	1.6
4. At the beginning of your home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee	1,427	1,407	0	0.0	20	1.4

Note: This table uses unweighted data.

# Response Rate for Each Question

## Phone Contact

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
5. Did you ever try to reach the VA using the toll-free number during your home buying/refinancing process	1,427	1,427	0	0.0	0	0.0
6. Why did you call VA	358	350	0	0.0	8	2.2
7. How easy was it to get through to VA on the phone	358	356	0	0.0	2	0.6
8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center	347	341	0	0.0	6	1.7
9. Which, if any, of the following VA Regional Loan Centers were you connected with	347	346	0	0.0	1	0.3
10. How courteous were VA employees you spoke to on the phone	347	347	0	0.0	0	0.0
11. Did VA employees fully address all your questions, concerns, or complaints	347	346	0	0.0	1	0.3
12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number	347	347	0	0.0	0	0.0
13. Were you able to get information about your particular loan	347	335	0	0.0	12	3.5

Note: This table uses unweighted data.



# Response Rate for Each Question

## Visiting A Regional Loan Center or Regional Office

Question	ITEM-BY-ITEM RESPONSE RATES					
	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
14. Did you ever visit a VA Regional Loan Center or Regional Office during your home buying/refinancing process	1,427	1,386	0	0.0	41	2.9
15. Which, if any, of the following VA Regional Loan Centers did you visit	175	175	44	25.1	0	0.0
16. Why did you visit a VA Regional Loan Center or Regional Office	175	175	13	7.4	0	0.0
17. How convenient was the location of the VA Regional Loan Center or Regional Office	175	175	33	18.9	0	0.0
18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office	175	175	28	16.0	0	0.0
19. Did VA employees fully address all your questions, concerns, or complaints	175	175	33	18.9	0	0.0
20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office	175	175	30	17.1	0	0.0

Note: This table uses unweighted data.

# Response Rate for Each Question

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## Other Methods of Contact

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible Respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
21. During your home buying/refinancing process, what other methods did you use to contact the VA	1,427	1,097	0	0.0	330	23.1

Note: This table uses unweighted data.

# Response Rate for Each Question

## Certificate of Eligibility

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible Respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
22. How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits	1,427	1,408	0	0.0	19	1.3
23. From the time you applied, how long did it take to get your Certificate of Eligibility	1,427	1,308	0	0.0	119	8.3
24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility	1,427	1,329	0	0.0	98	6.9

Note: This table uses unweighted data.

# Response Rate for Each Question

## Realtor

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
25. Did you use the services of a realtor in purchasing your home	1,427	1,410	0	0.0	17	1.2
26. How would you rate your realtor's KNOWLEDGE about the VA home loan program	860	860	0	0.0	0	0.0
27. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan	860	860	2	0.2	0	0.0
28. Overall, how satisfied were you with your realtor regarding your use of the VA home loan program	860	860	1	0.1	0	0.0

Note: This table uses unweighted data.

# Response Rate for Each Question

## Lender

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
29. How would you rate your lender's KNOWLEDGE about the VA home loan program	1,427	1,410	0	0.0	17	1.2
30. How RESPONSIVE was your lender regarding any inquiries about your VA home loan	1,427	1,411	0	0.0	16	1.1
31. How easy was it to get information about the VA home loan program from your lender	1,427	1,401	0	0.0	26	1.8
32. How long did it take for your loan to get approved	1,427	1,409	0	0.0	18	1.3
33. How long do you think is REASONABLE for your loan to get approved	1,427	1,409	0	0.0	18	1.8
34. Overall, how satisfied were you with your lender regarding your use of the VA home loan program	1,427	1,413	0	0.0	14	1.0

Note: This table uses unweighted data.

# Response Rate for Each Question

## Appraisal

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
35. Did you have an appraisal	1,427	1,401	0	0.0	26	1.8
36. How satisfied were you with the appraised value of your property	856	856	3	0.4	0	0.0
37. How satisfied were you with the PROFESSIONALISM of the appraiser	856	835	0	0.0	21	2.5
38. Did you receive a document showing the value estimate and other information about the property	856	843	0	0.0	13	1.5
39. Which document did you receive	629	629	23	3.7	0	0.0
40. From the time of the appraisal, how long did it take to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)	629	629	34	5.4	0	0.0
41. How long do you think is REASONABLE for you to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)	629	629	30	4.8	0	0.0

Note: This table uses unweighted data.

# Response Rate for Each Question

## Overall Impressions

	ITEM-BY-ITEM RESPONSE RATES					
Question	Number of eligible respondents N1	Number of eligible respondents who answered the questions N2	Number of ineligible respondents who answered the questions		Number of eligible respondents who did not answer the questions	
			N3	% (N3/N1)	N4	% (N4/N1)
42. Overall, how would you rate your current knowledge of the VA home loan program	1,427	1,406	0	0.0	21	1.5
43. Did you encounter any problems with your loan	1,427	1,393	0	0.0	34	2.4
44. What specific problems did you encounter with your loan	230	224	0	0.0	6	2.6
45. Did your lender keep you informed of any delays or problems with your loan	230	222	0	0.0	8	3.5
46. Why did you choose to get a VA home loan	1,427	1,427	337	23.6	0	0.0
47. Did you consider another type of home loan	1,427	1,402	0	0.0	25	1.8
48. What other types of home loans did you consider	329	329	53	16.1	0	0.0
49. Overall, how satisfied are you with the process of obtaining a VA home loan	1,427	1,402	0	0	25	1.8
50. Would you recommend the VA home loan program to other veterans	1,427	1,394	0	0	33	2.3

Note: This table uses unweighted data.

# Skip Pattern Analysis

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- **Question 5** – The errors of omission associated with this skip pattern appear to be quite small. For Question 6, 2.2 percent of eligible respondents did not answer. For Question 7, 0.6 percent of eligible respondents did not answer.
- **Question 7** – The errors of omission associated with this skip pattern were also quite small for Questions 8-12 with 0.0 percent to 1.7 percent of eligible respondents not answering the questions. A slightly larger proportion of eligible respondents failed to respond to Question 13 (3.5 percent).
- **Question 14** – Errors of commission were relatively high following this skip pattern. From 7.4 percent to 25.1 percent of ineligible respondents answered Questions 15-20.
- **Question 21** – While there was no skip pattern associated with this question, errors of omission were high, with 23.1 percent of eligible respondents failing to answer.
- **Question 25** – Respondents appeared to have very minor difficulty with this skip pattern. Negligible proportions of ineligible respondents completed Questions 27 and 28 (0.2 percent and 0.1 percent, respectively).
- **Question 35** – Respondents had only slight difficulty with this skip pattern. Less than 1 percent of ineligible respondents completed Question 36 and Question 37 was omitted by 2.5 percent of eligible respondents. The errors of commission in Questions 39-41 are more likely the result of the Question 38 skip pattern.
- **Question 38** – Errors of commission were evident following this skip pattern. The proportions of ineligible respondents who answered Questions 39-41 range from 3.7 percent to 5.4 percent.
- **Question 43** – Small proportions of eligible respondents did not continue through to Questions 44 and 45 following this skip pattern. Three percent (2.6 percent) of respondents omitted Question 44 and 3.5 percent of respondents omitted Question 45.
- **Question 47** – Errors of commission were relatively high following this skip pattern. Sixteen percent (16.1 percent) of ineligible respondents completed Question 38.

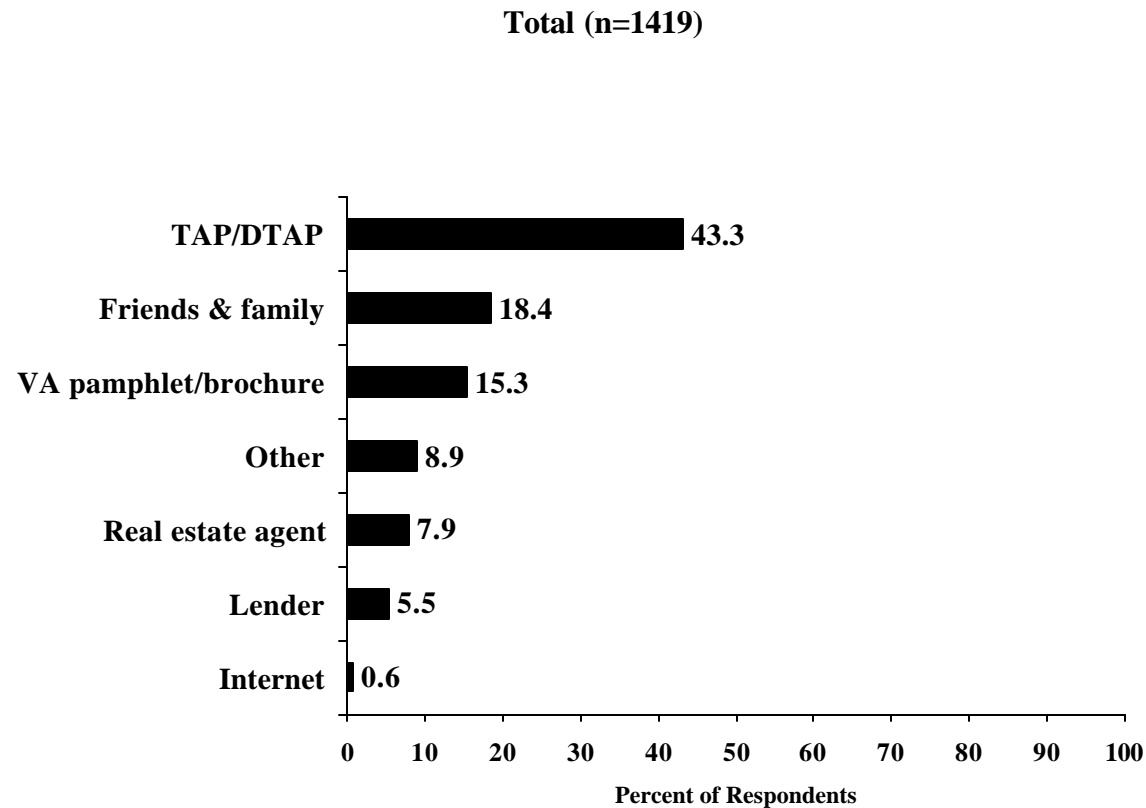
Note: Errors of omission occur when eligible respondents fail to respond to a question. Errors of commission occur when ineligible respondents respond to a question.



## **Overall Frequencies**

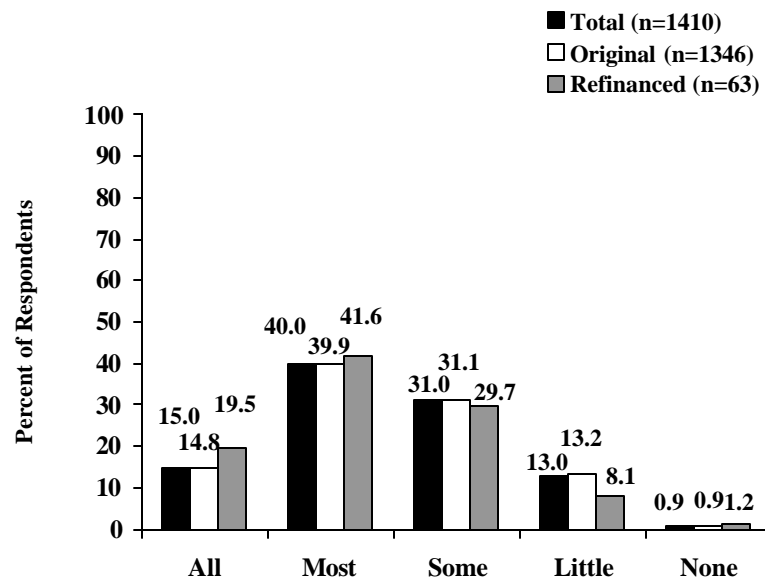
# Overall Frequencies for Background

**Q1. How did you FIRST learn about the VA home loan guaranty program?**

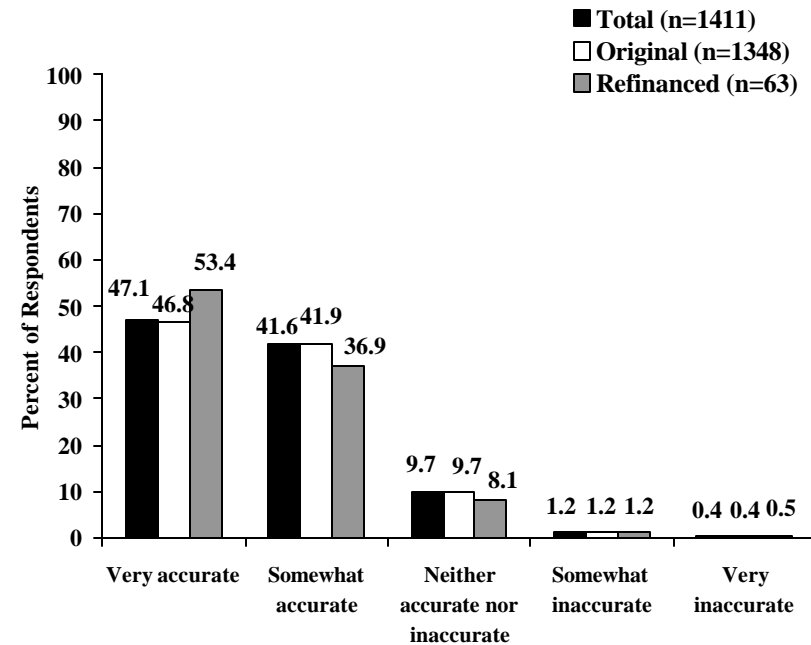


# Overall Frequencies for Background

**Q2. Looking back, how much of what you NEEDED TO KNOW did you get from this source?**

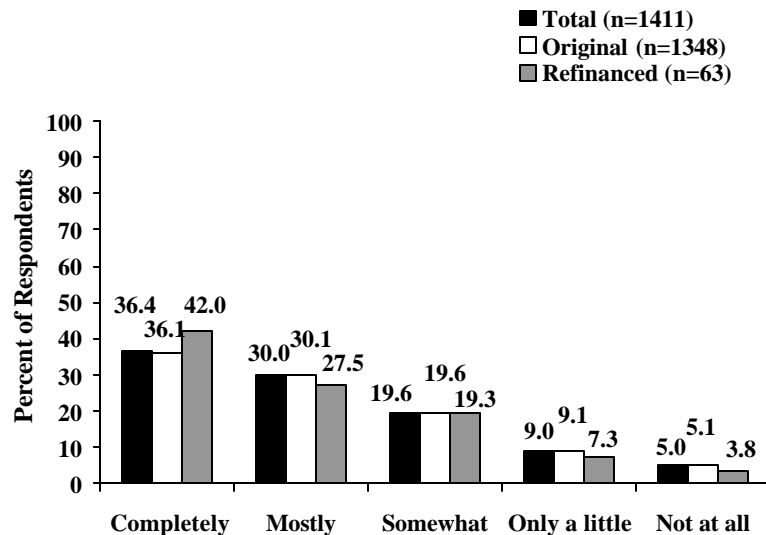


**Q3. How accurate was the information you received?**

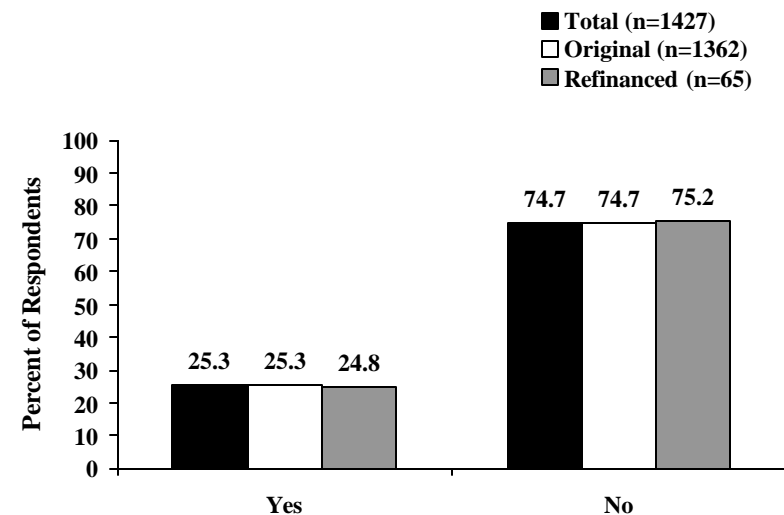


# Overall Frequencies for Background/Phone Contact

**Q4. At the beginning of your home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee?**

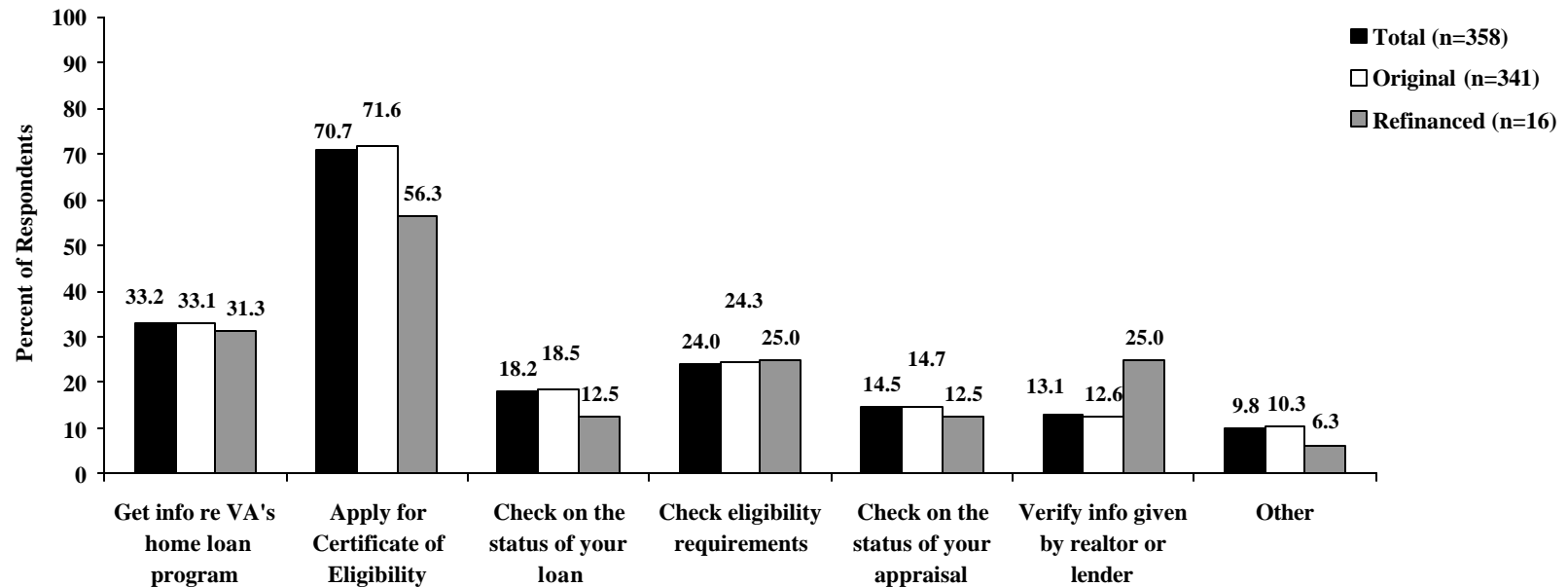


**Q5. Did you ever try to reach the VA using the toll-free number during your home buying/refinancing process?**



# Overall Frequencies for Phone Contact

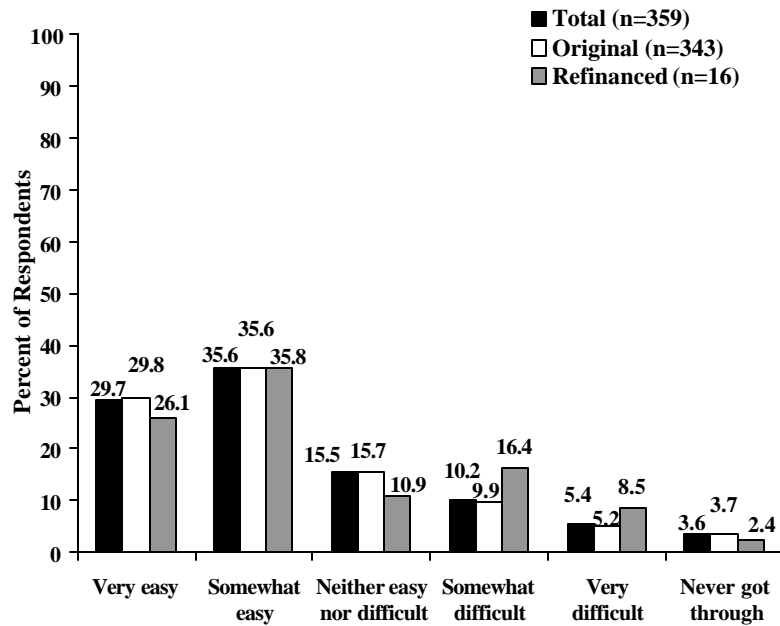
**Q6. Why did you call the VA? (Mark all that apply.)**



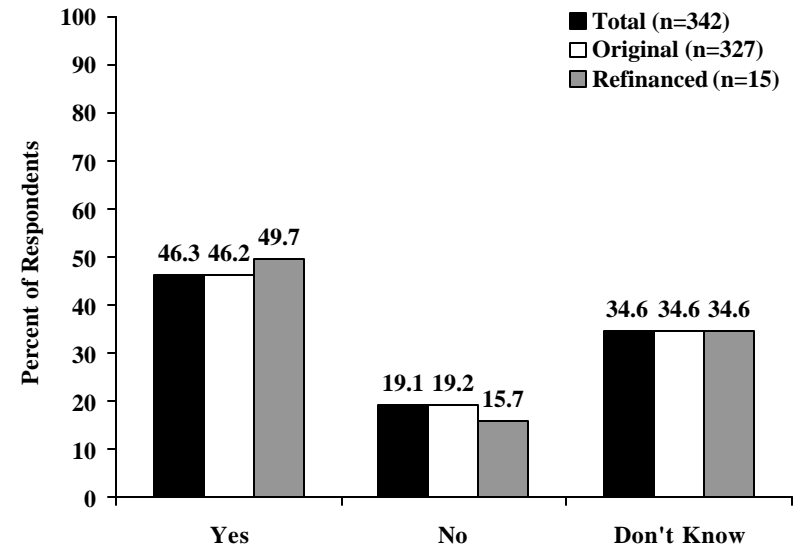
Note: Respondents were allowed multiple responses for this question.  
Therefore, the total percentages do not sum to 100 percent.

# Overall Frequencies for Phone Contact

**Q7. How easy was it to get through to VA on the phone?**



**Q8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?**

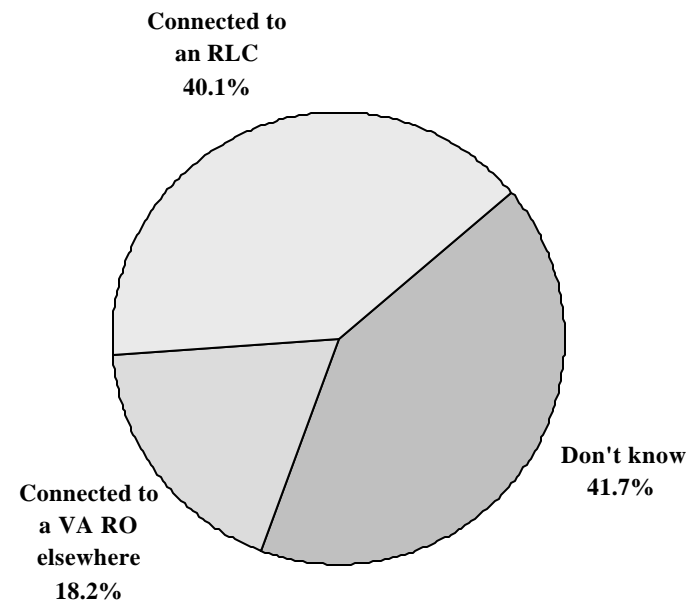


# Overall Frequencies for Phone Contact

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**Q9a. Which, if any, of the following VA Regional Loan Centers were you connected with?**

**Total (n=341)**

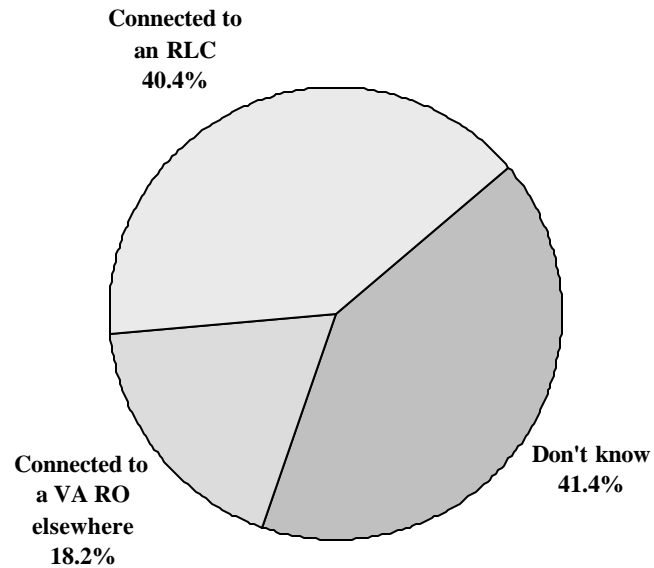


# Overall Frequencies for Phone Contact

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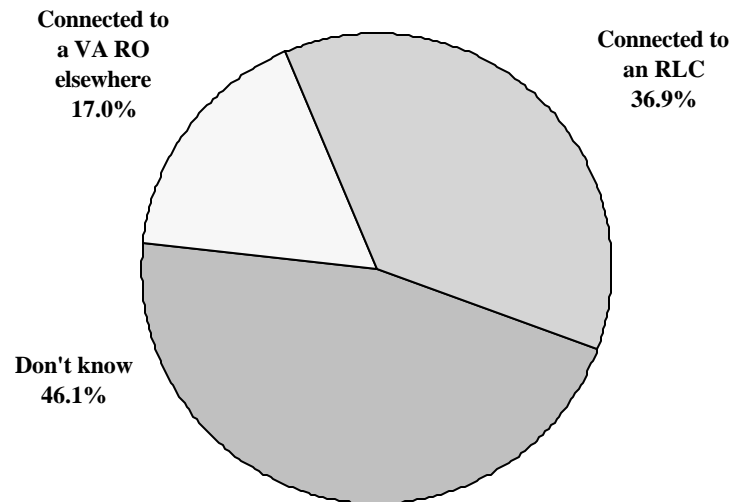
**Q9b. Which, if any, of the following VA Regional Loan Centers were you connected with?**

**Original (n=325)**



**Q9c. Which, if any, of the following VA Regional Loan Centers were you connected with?**

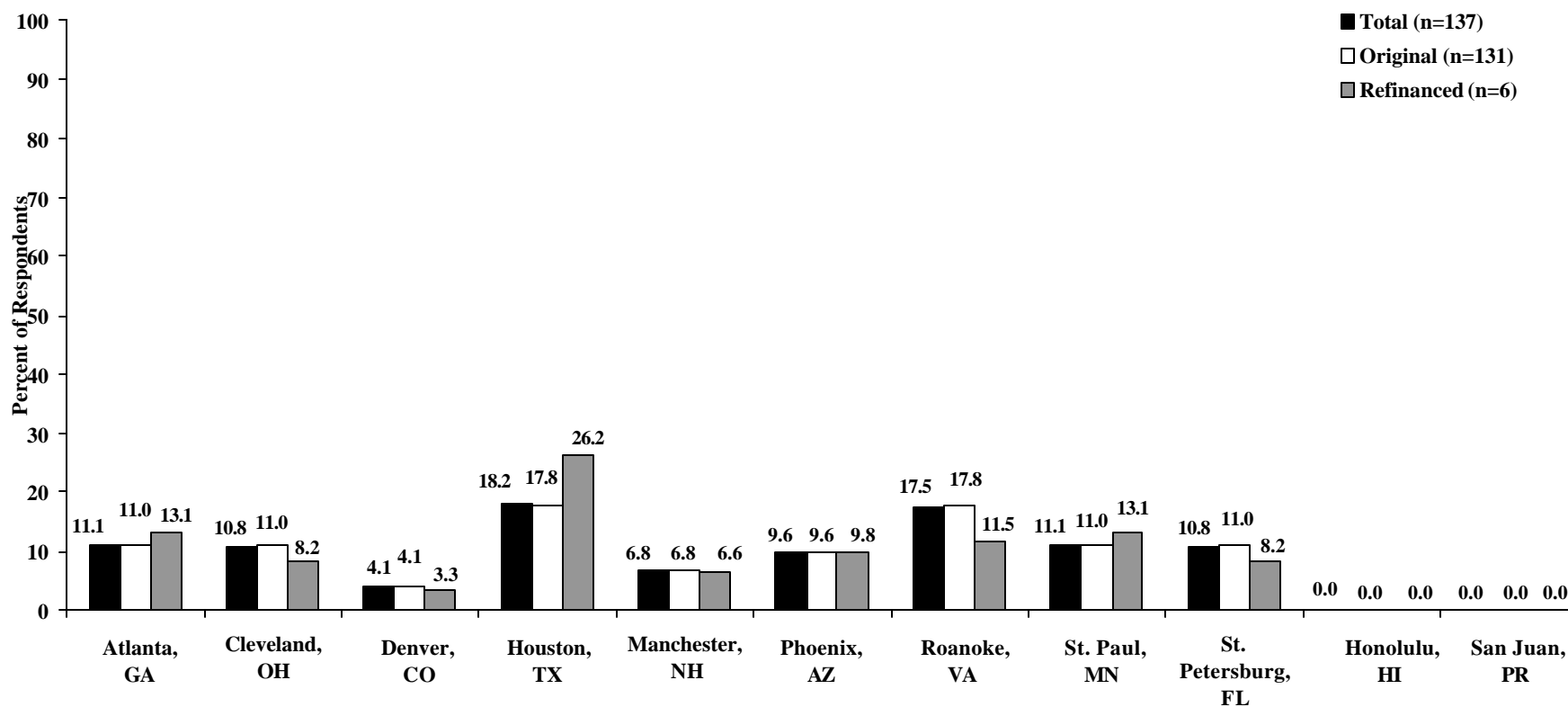
**Refinanced (n=16)**





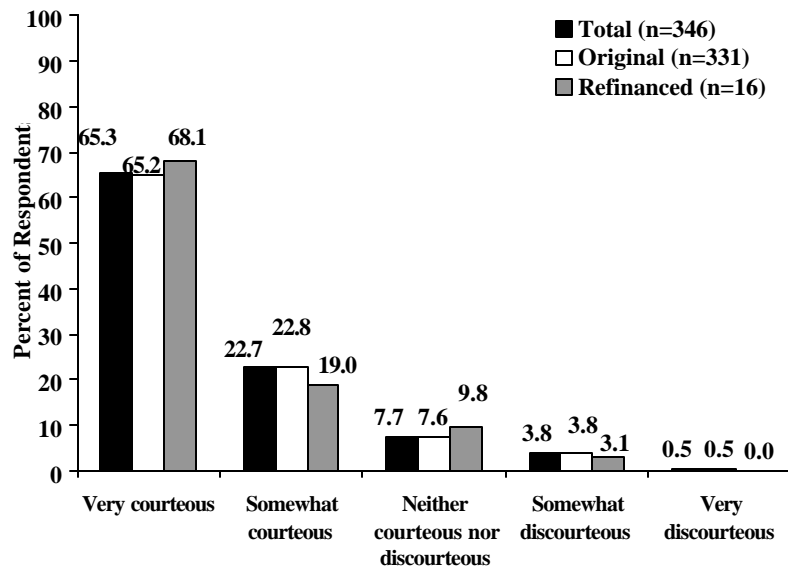
# Overall Frequencies for Phone Contact

**Q9d. Which, if any, of the following VA Regional Loan Centers were you connected with?**

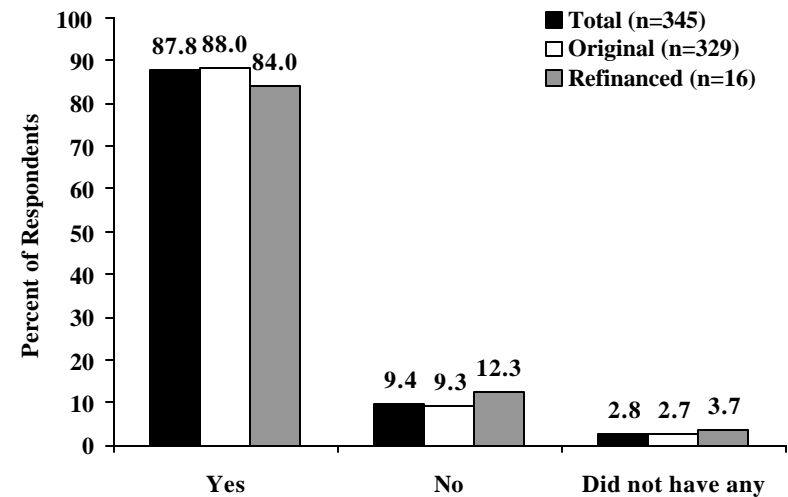


# Overall Frequencies for Phone Contact

**Q10. How courteous were VA employees you spoke to on the telephone?**

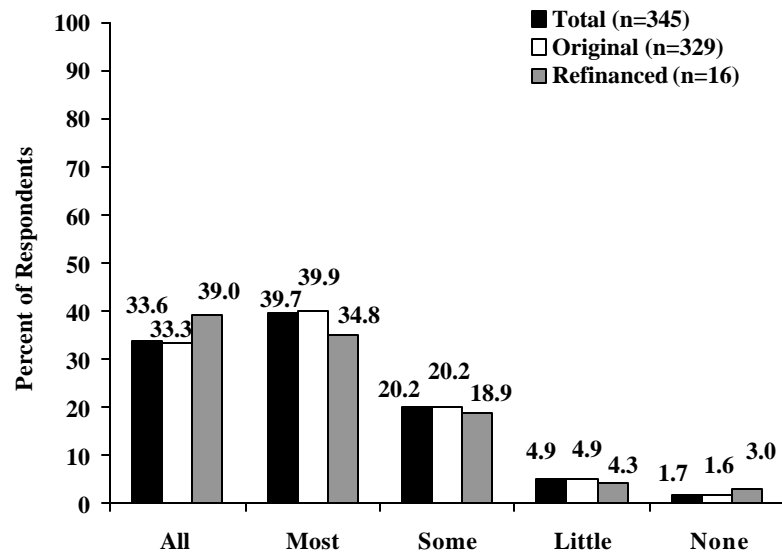


**Q11. Did VA employees fully address all your questions, concerns, or complaints?**

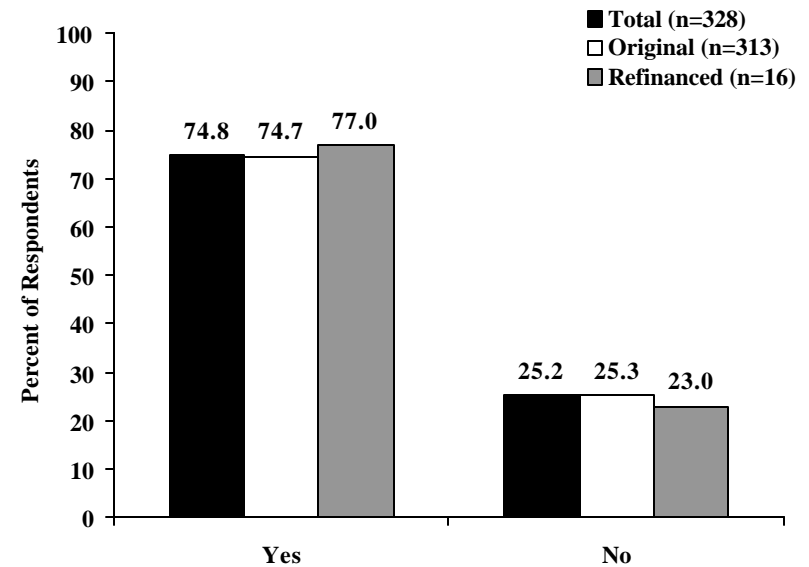


# Overall Frequencies for Phone Contact

**Q12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?**



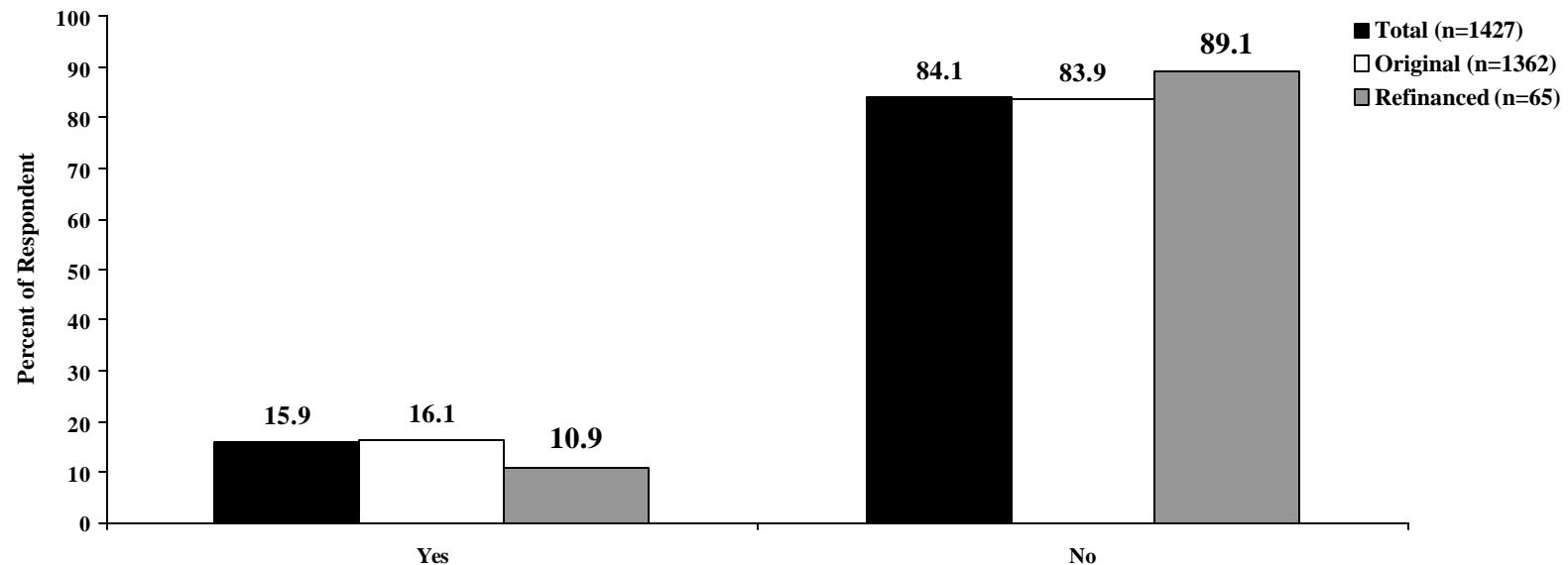
**Q13. Were you able to get information about your particular loan?**



# Overall Frequencies for Visiting a VA Regional Loan Center or Regional Office

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**Q14. Did you ever visit a VA Regional Loan Center or Regional Office during your home buying/refinancing process?**

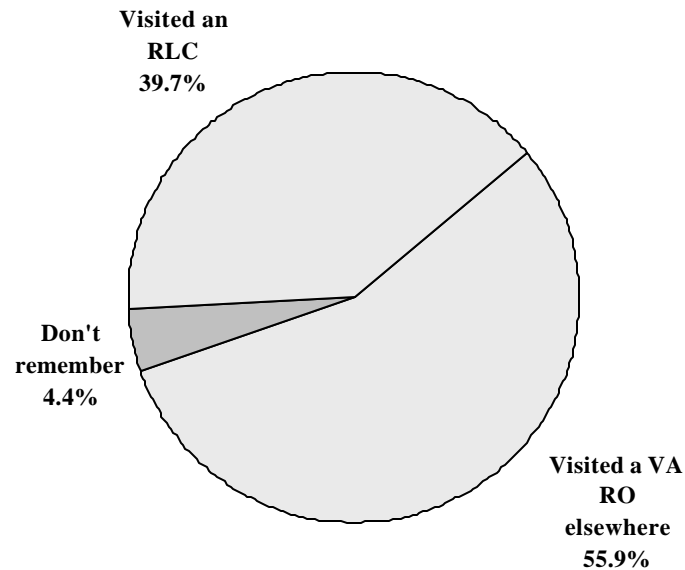


# Overall Frequencies for Visiting a VA Regional Loan Center or Regional Office

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**Q15a. Which, if any, of the following VA Regional Loan Centers did you visit?**

Total (n=217)

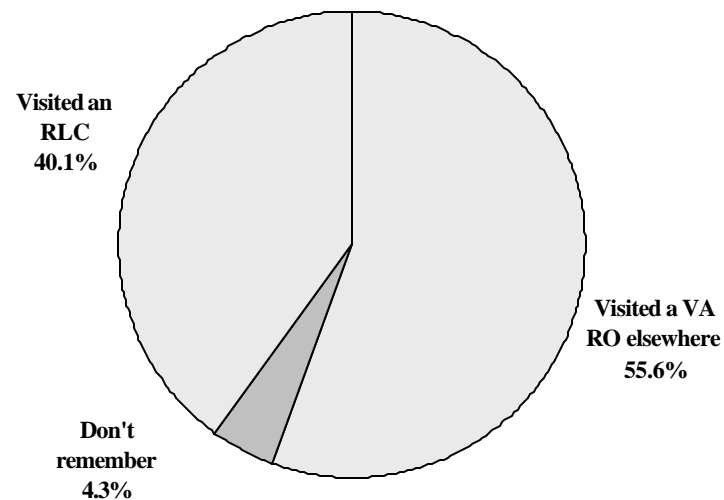


# Overall Frequencies for Visiting A Regional Loan Center or Regional Office

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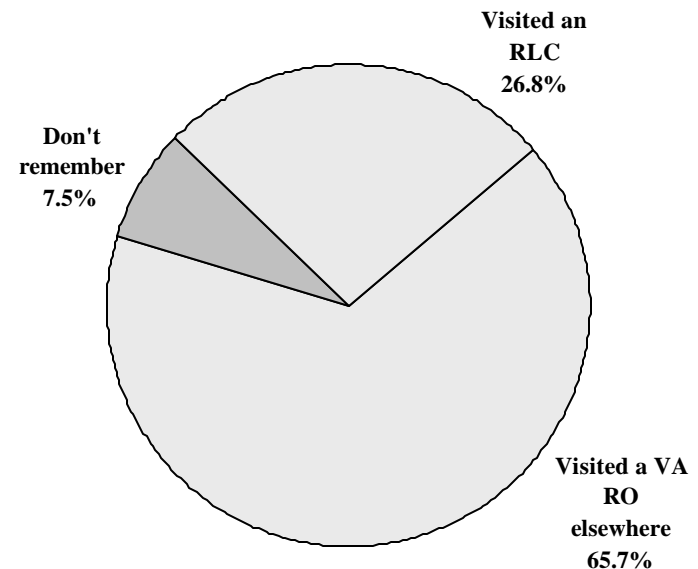
**Q15b. Which, if any, of the following VA Regional Loan Centers did you visit?**

**Original (n=210)**



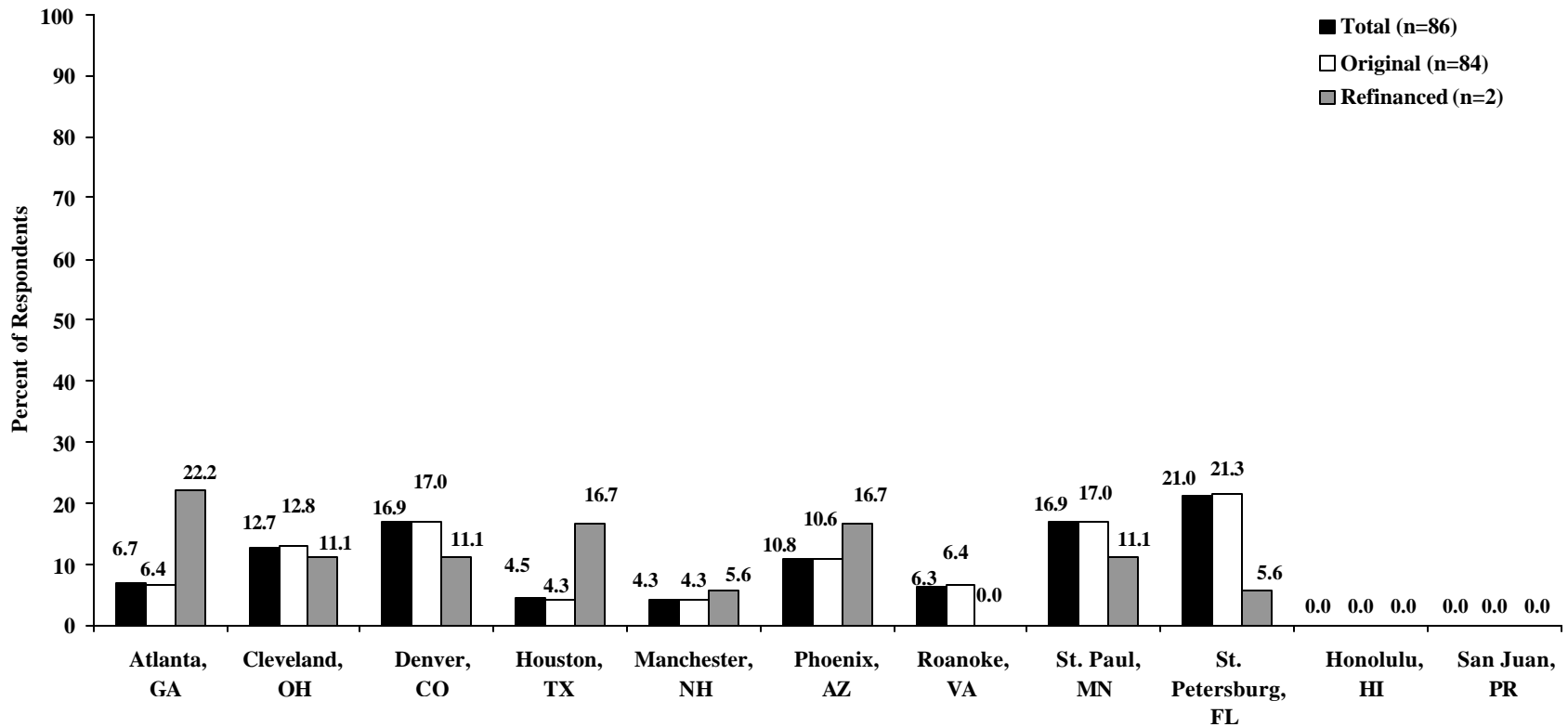
**Q15c. Which, if any, of the following VA Regional Loan Centers did you visit?**

**Refinanced (n=6)**



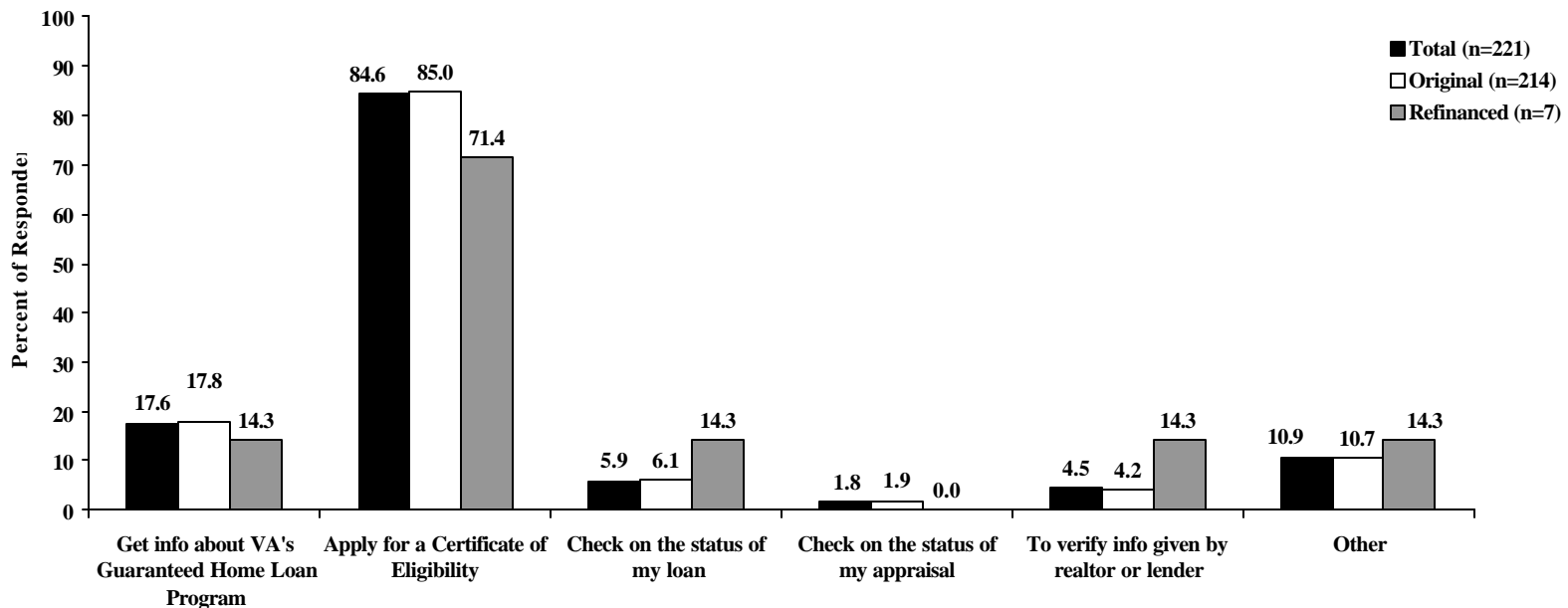
# Overall Frequencies for Visiting A Regional Loan Center or Regional Office

Q15d. Which, if any, of the following VA Regional Loan Centers did you visit?



# Overall Frequencies for Visiting A Regional Loan Center or Regional Office

**Q16. Why did you visit a VA Regional Loan Center or Regional Office?**  
(Mark all that apply.)



Note: Respondents were allowed multiple responses for this question.  
Therefore, the total percentages do not sum to 100 percent.

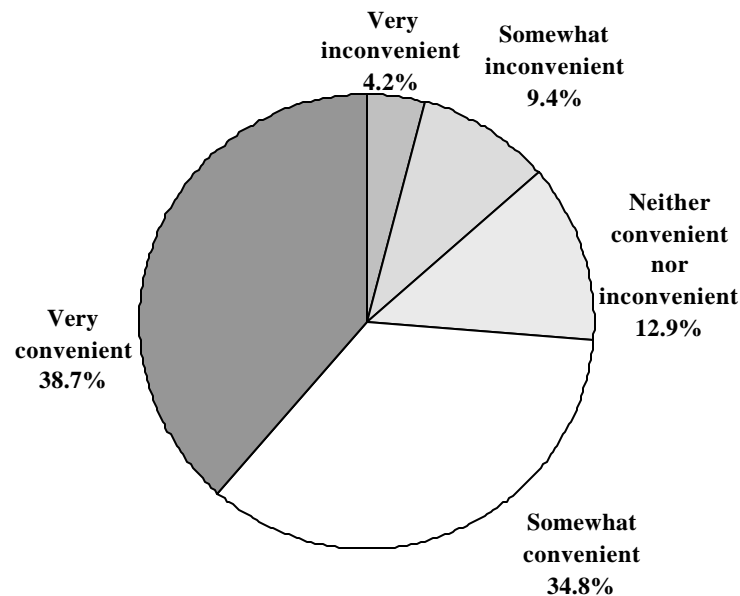


# Overall Frequencies for Visiting A Regional Loan Center or Regional Office

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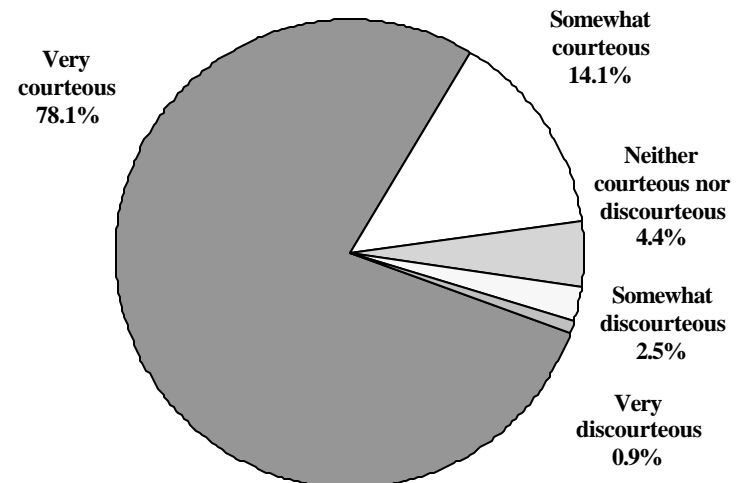
**Q17. How convenient was the location of the VA Regional Loan Center or Regional Office?**

Total (n=217)



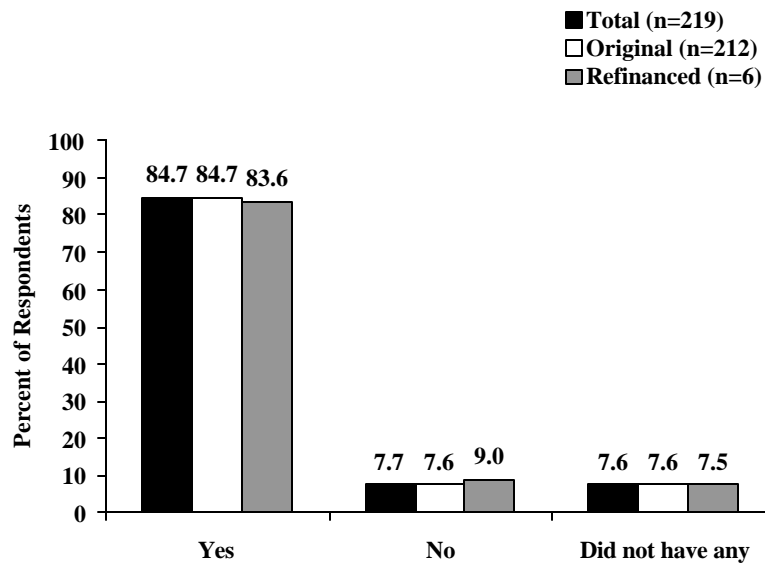
**Q18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office?**

Total (n=217)

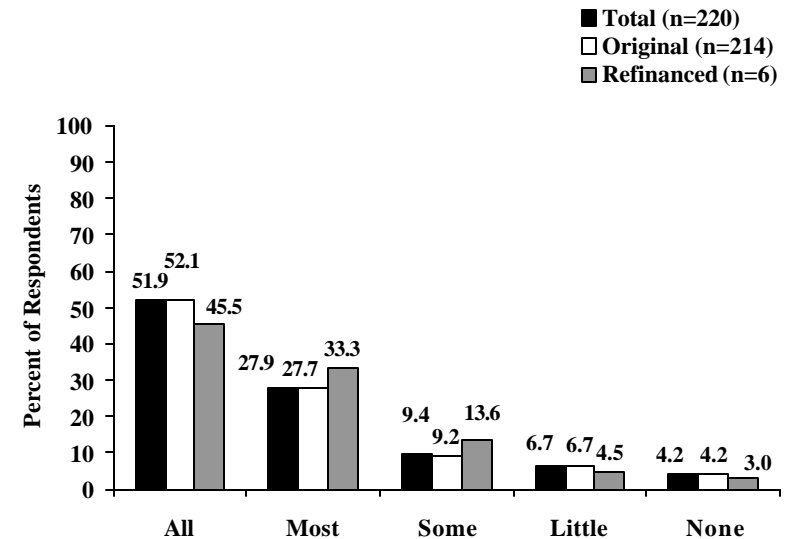


# Overall Frequencies for Visiting A Regional Loan Center or Regional Office

**Q19. Did VA employees fully address all your questions, concerns, or complaints?**



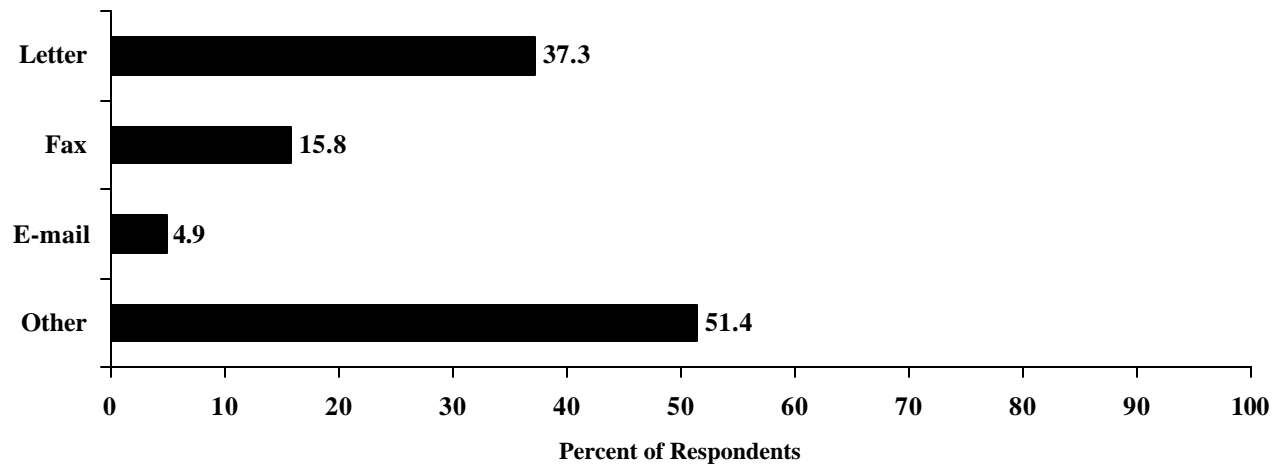
**Q20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office?**



# Overall Frequencies for Other Methods of Contact

**Q21. During your home buying/refinancing process, what other methods did you use to contact the VA? (Mark all that apply.)**

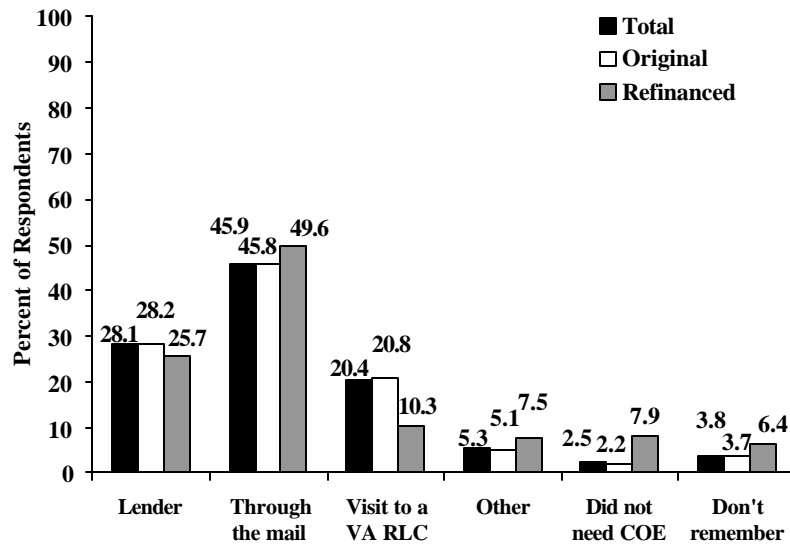
Total (n=1079)



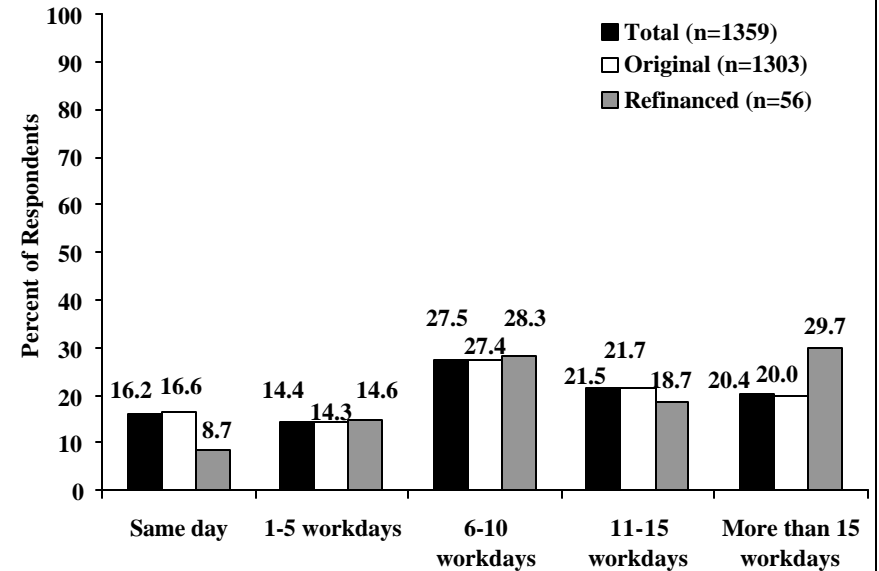
Note: Respondents were allowed multiple responses for this question.  
Therefore, the total percentages do not sum to 100 percent.

# Overall Frequencies for Certificate of Eligibility

**Q22. How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits?**

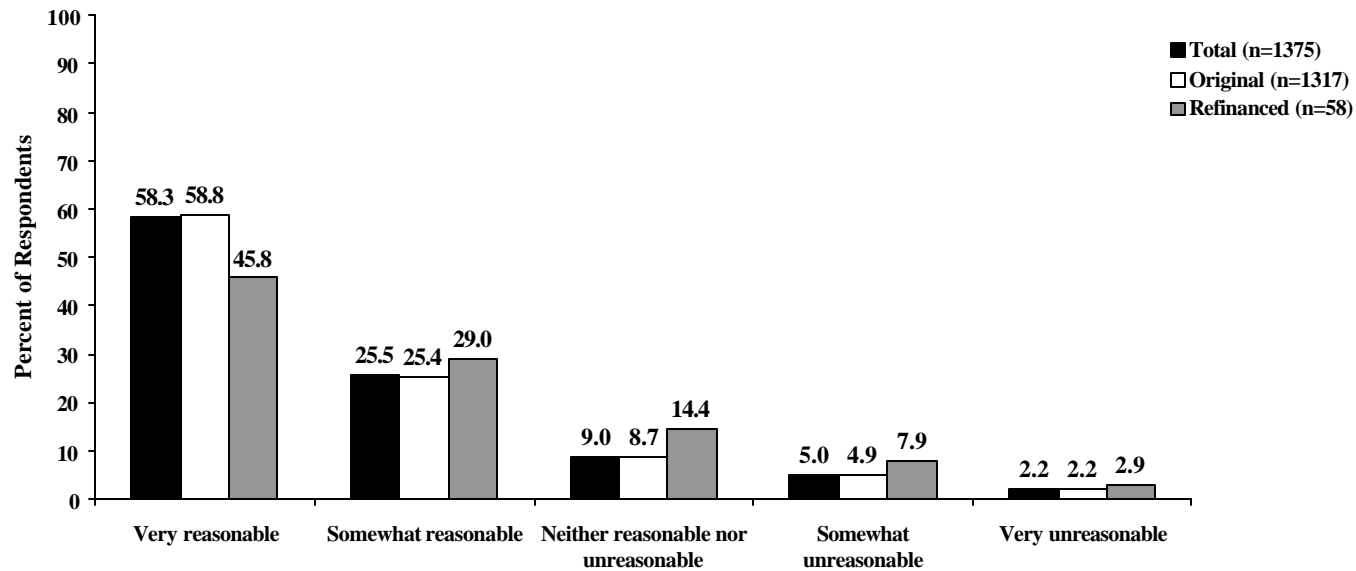


**Q23. From the time you applied, how long did it take to get your Certificate of Eligibility?**



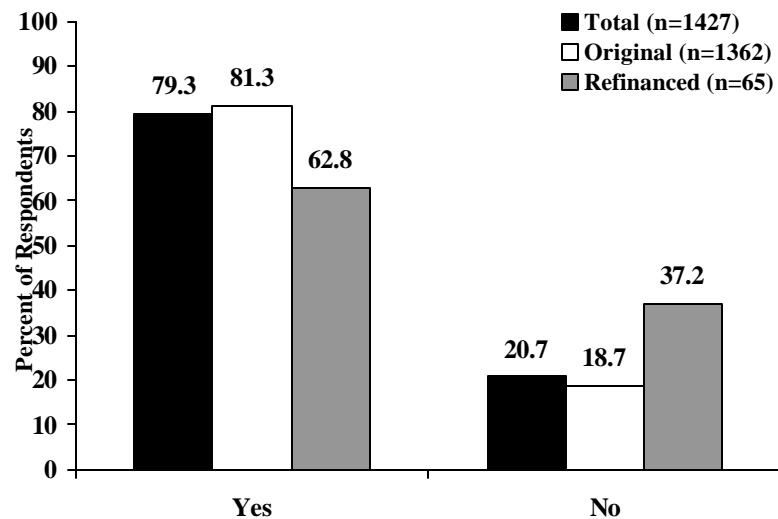
# Overall Frequencies for Certificate of Eligibility

**Q24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility?**

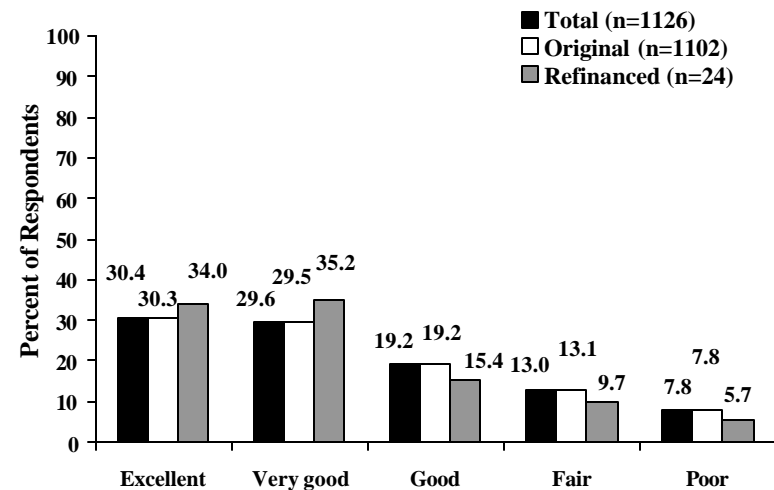


# Overall Frequencies for Realtor

**Q25. Did you use the services of a realtor in purchasing your home?**



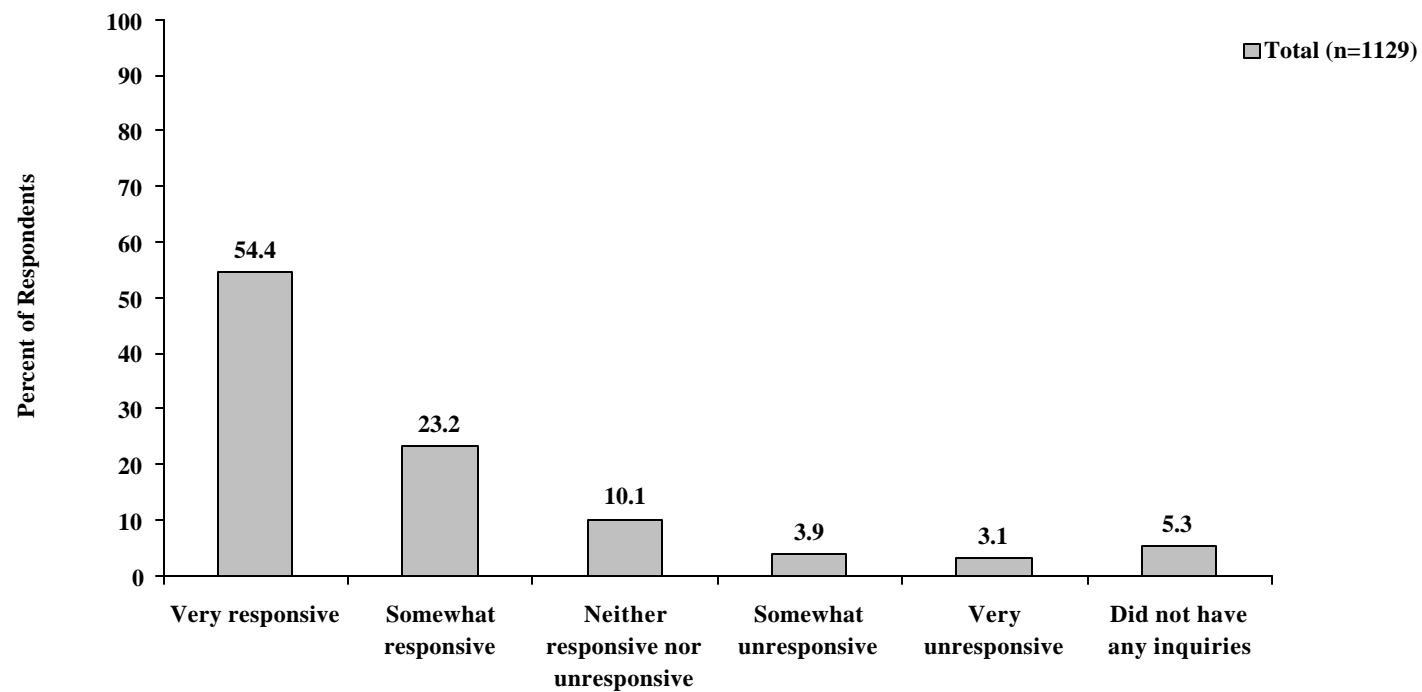
**Q26. How would you rate your realtor's KNOWLEDGE about the VA home loan program?**



# Overall Frequencies for Realtor

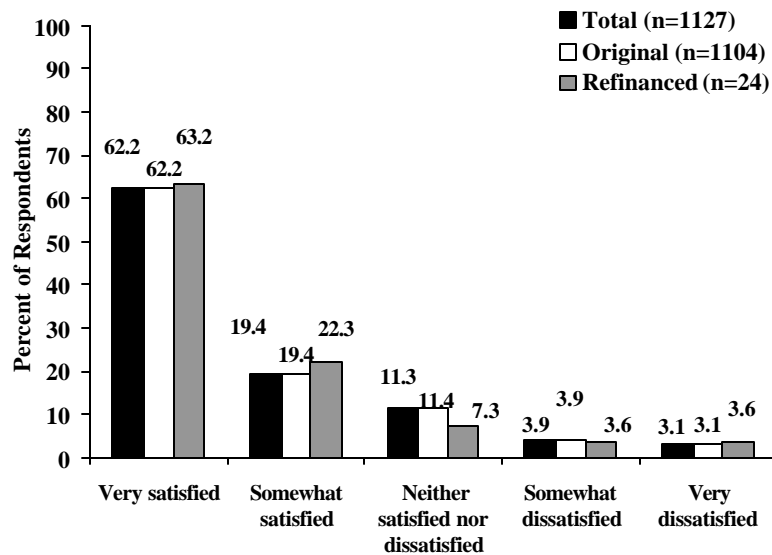
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**Q27. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan?**

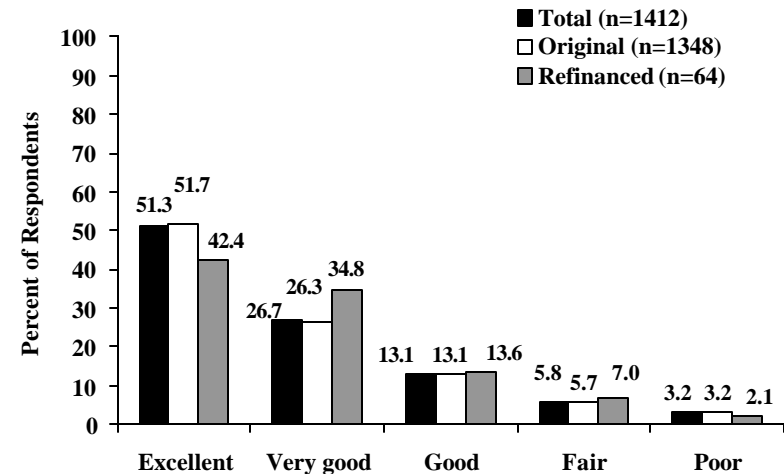


# Overall Frequencies for Realtor/Lender

**Q28. Overall, how satisfied were you with your realtor regarding your use of the VA home loan program?**



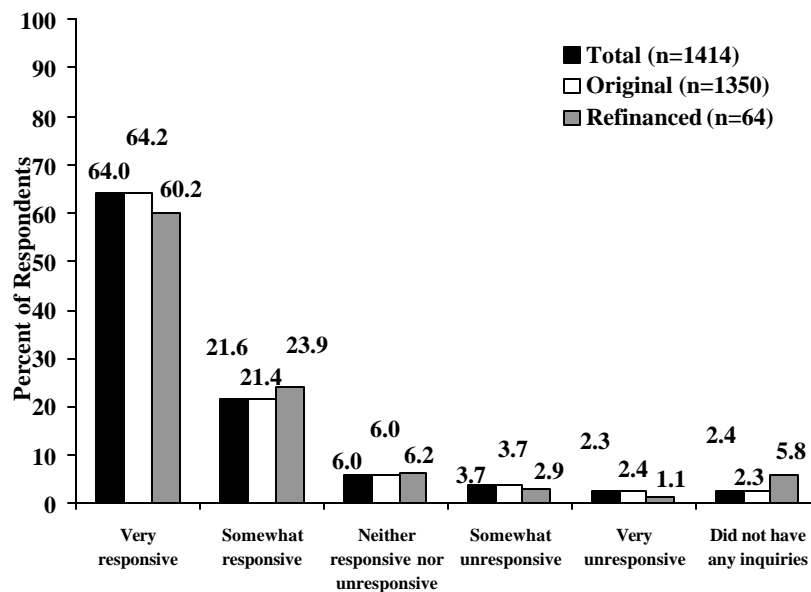
**Q29. How would you rate your lender's KNOWLEDGE about the VA home loan program?**



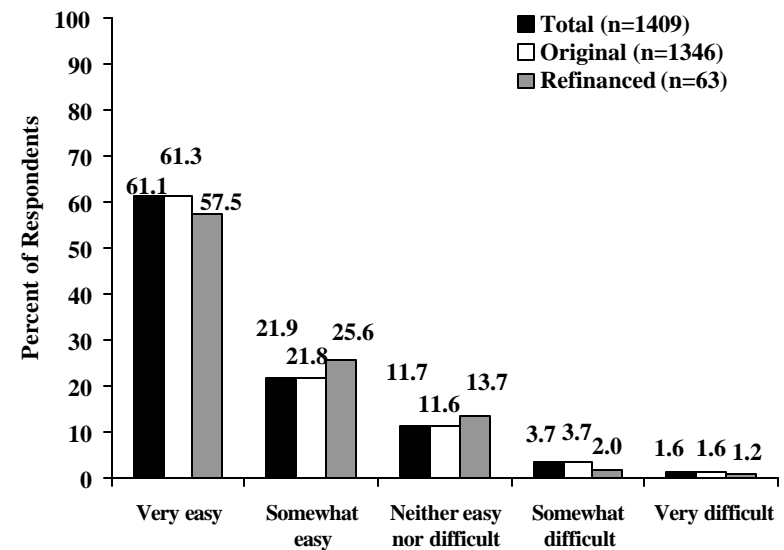


# Overall Frequencies for Lender

**Q30. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?**



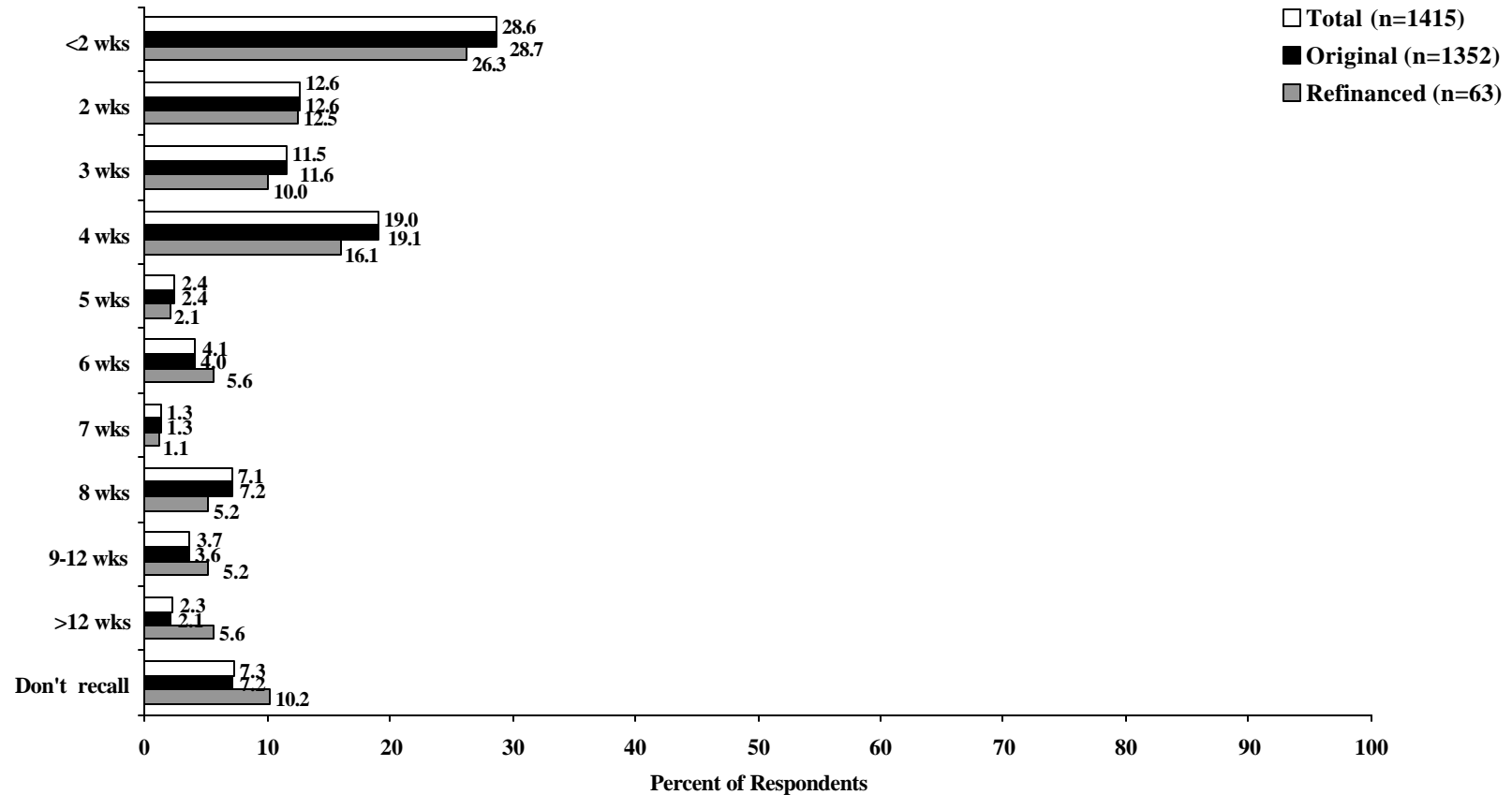
**Q31. How easy was it to get information about the VA home loan program from your lender?**



# Overall Frequencies for Lender

**Q32. How long did it take for your loan to get approved?**

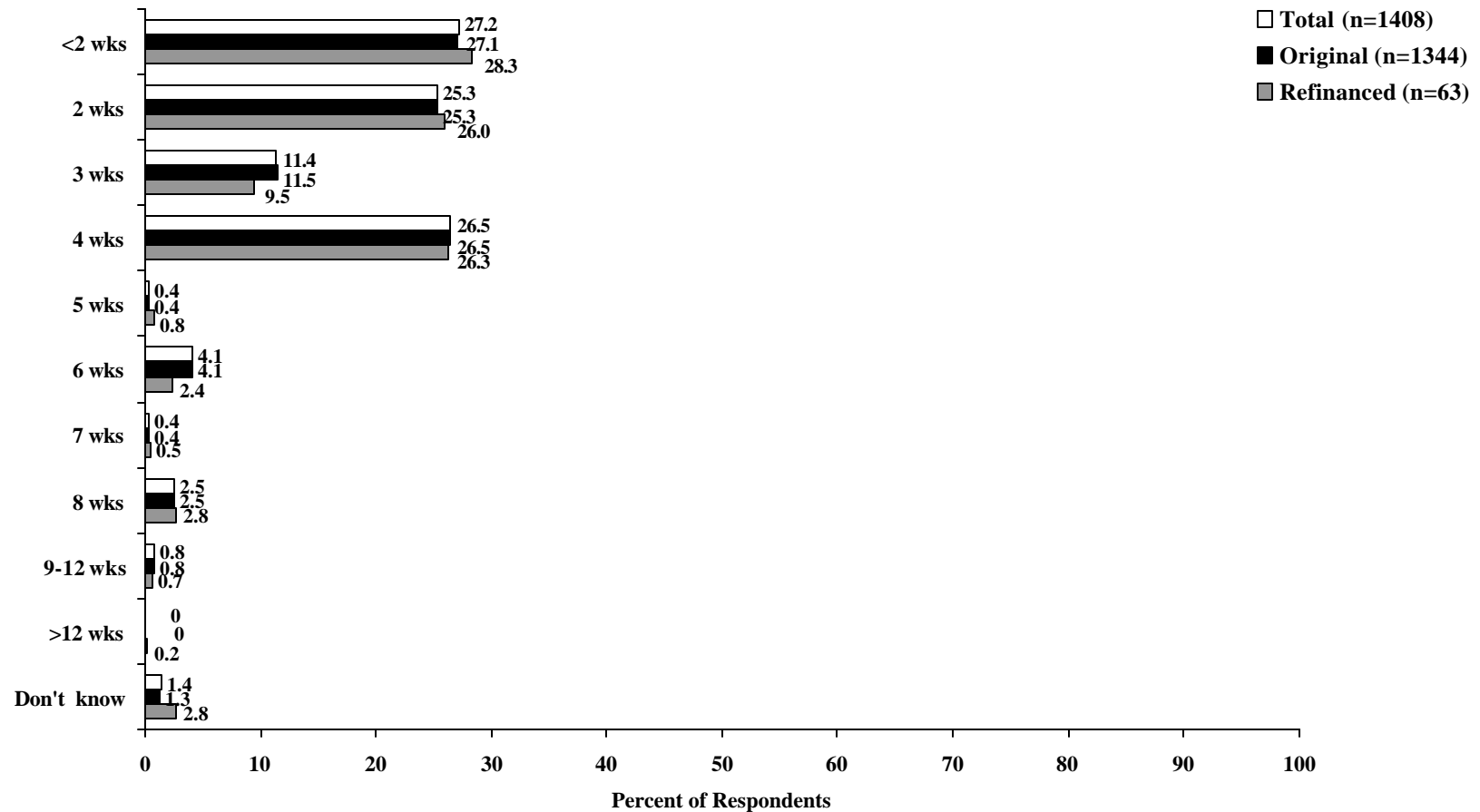
Mean = 3.6 Weeks



# Overall Frequencies for Lender

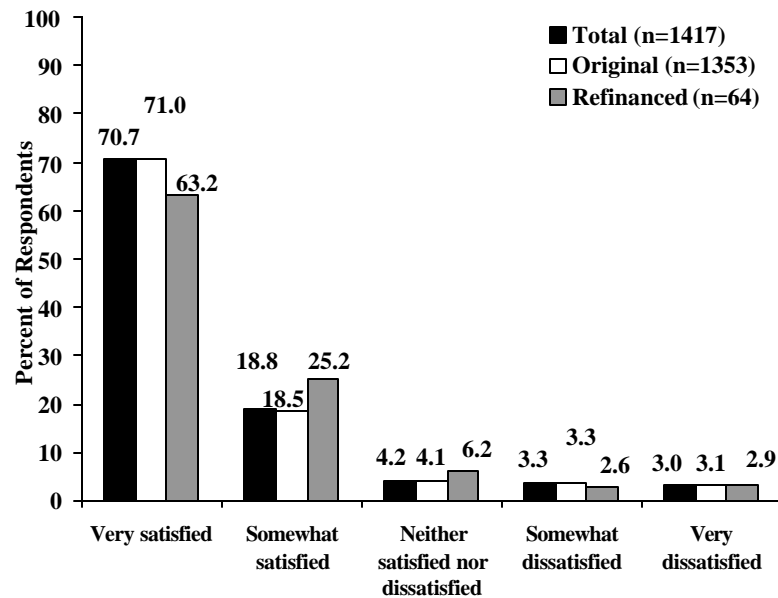
**Q33. How long do you think is REASONABLE for your loan to get approved?**

Mean = 2.8 Weeks

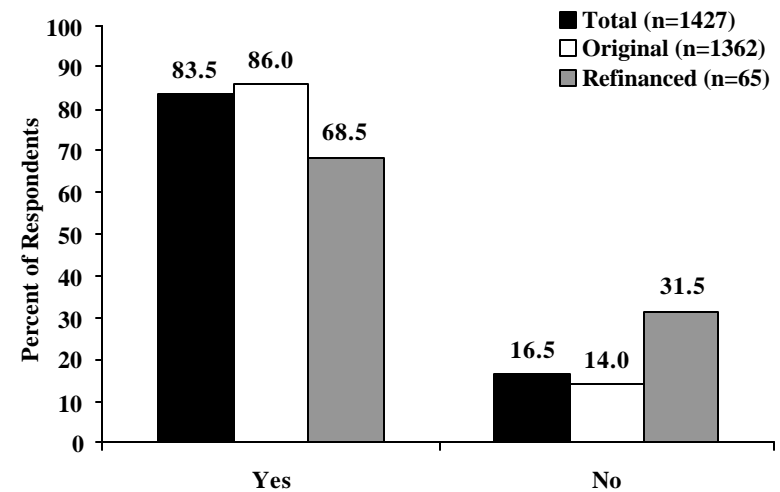


# Overall Frequencies for Lender/Appraisal

**Q34. Overall, how satisfied were you with your lender regarding your use of the VA home loan program?**

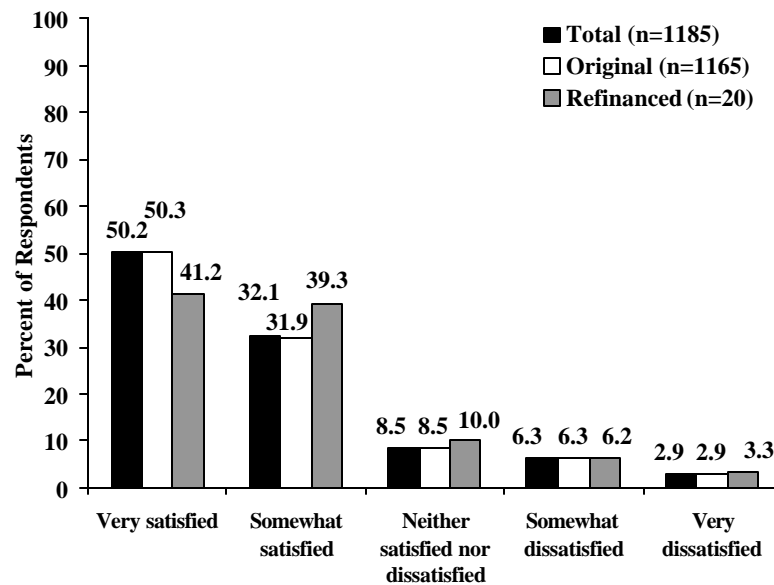


**Q35. Did you have an appraisal?**

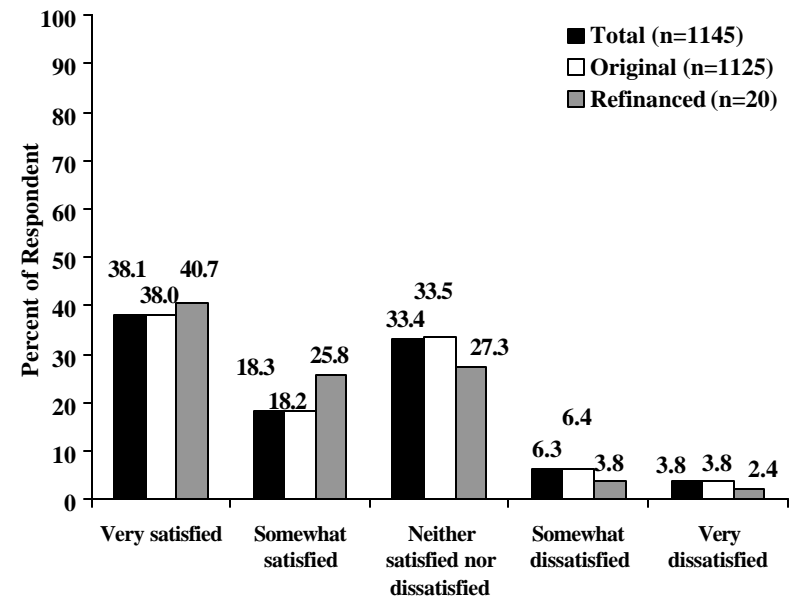


# Overall Frequencies for Appraisal

**Q36. How satisfied were you with the appraised value of your property?**

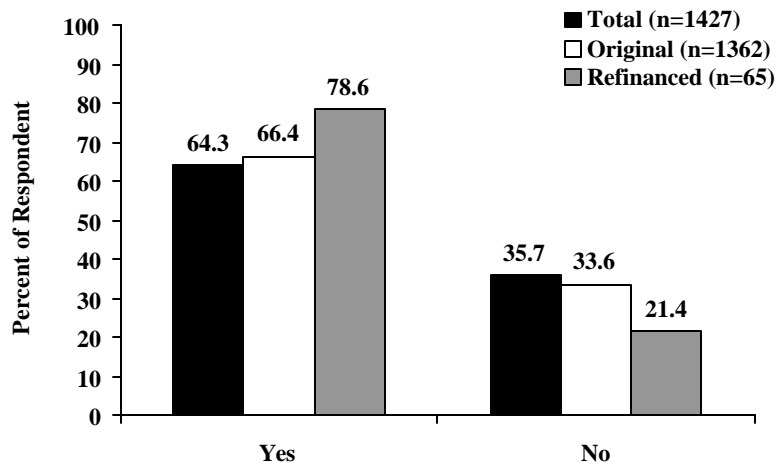


**Q37. How satisfied were you with the PROFESSIONALISM of the appraiser?**

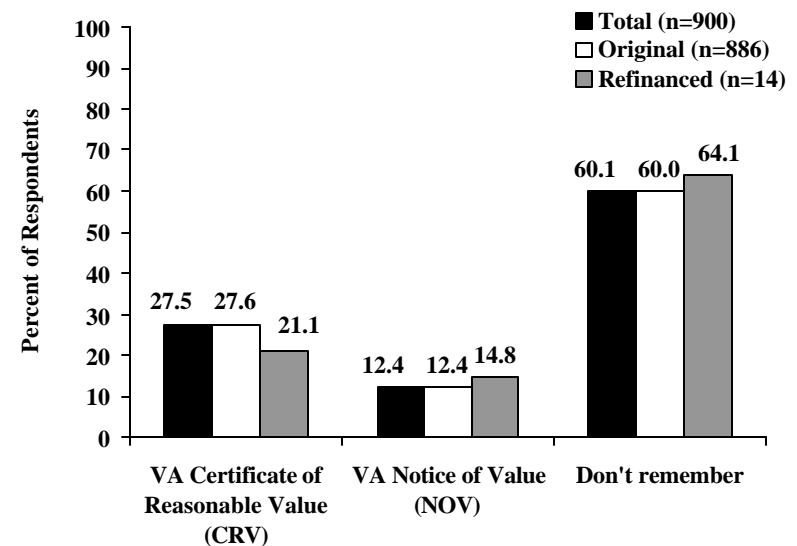


# Overall Frequencies for Appraisal

**Q38. Did you receive a document showing the value estimate and other information about the property?**

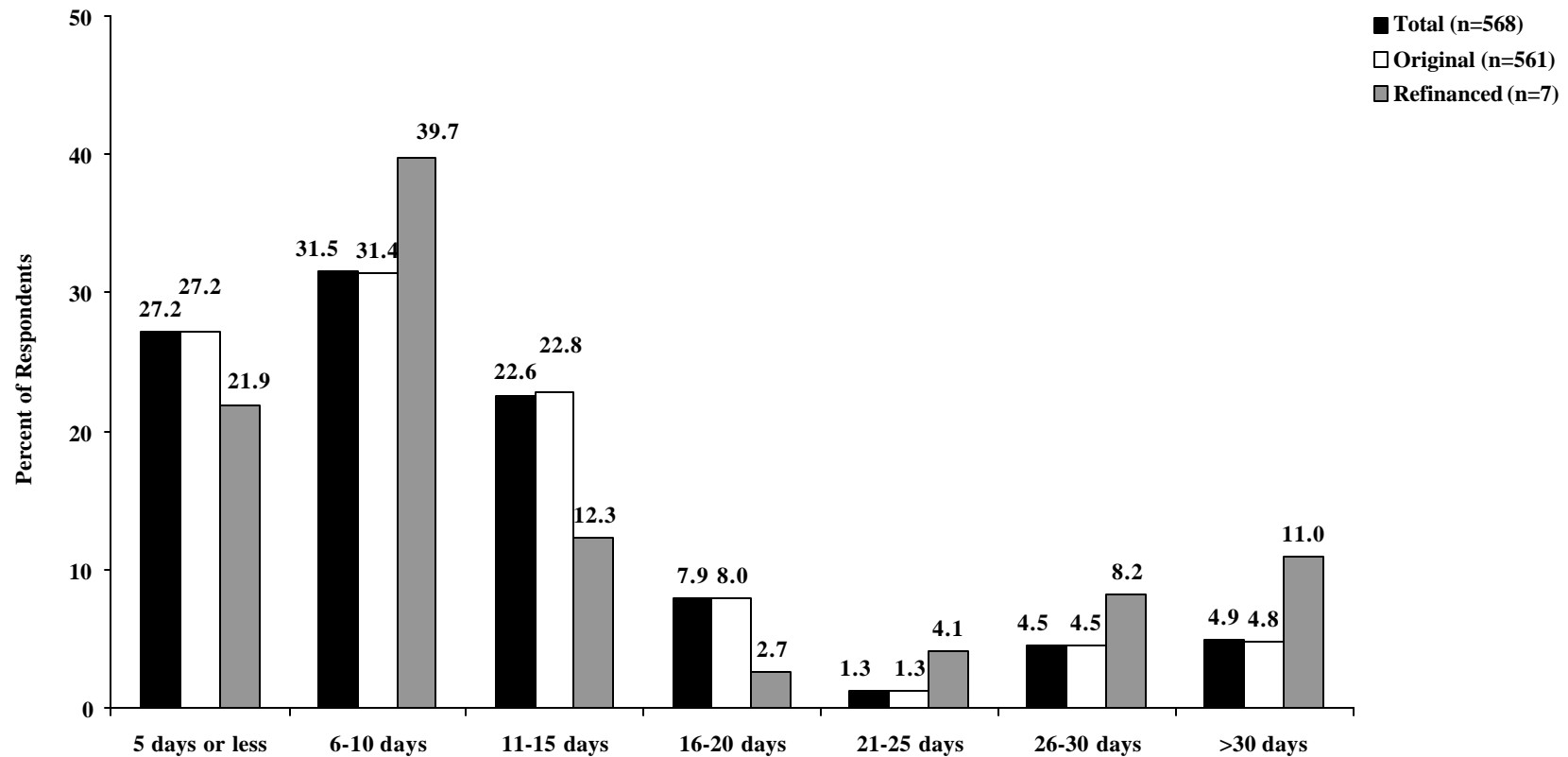


**Q39. Which document did you receive?**



# Overall Frequencies for Appraisal

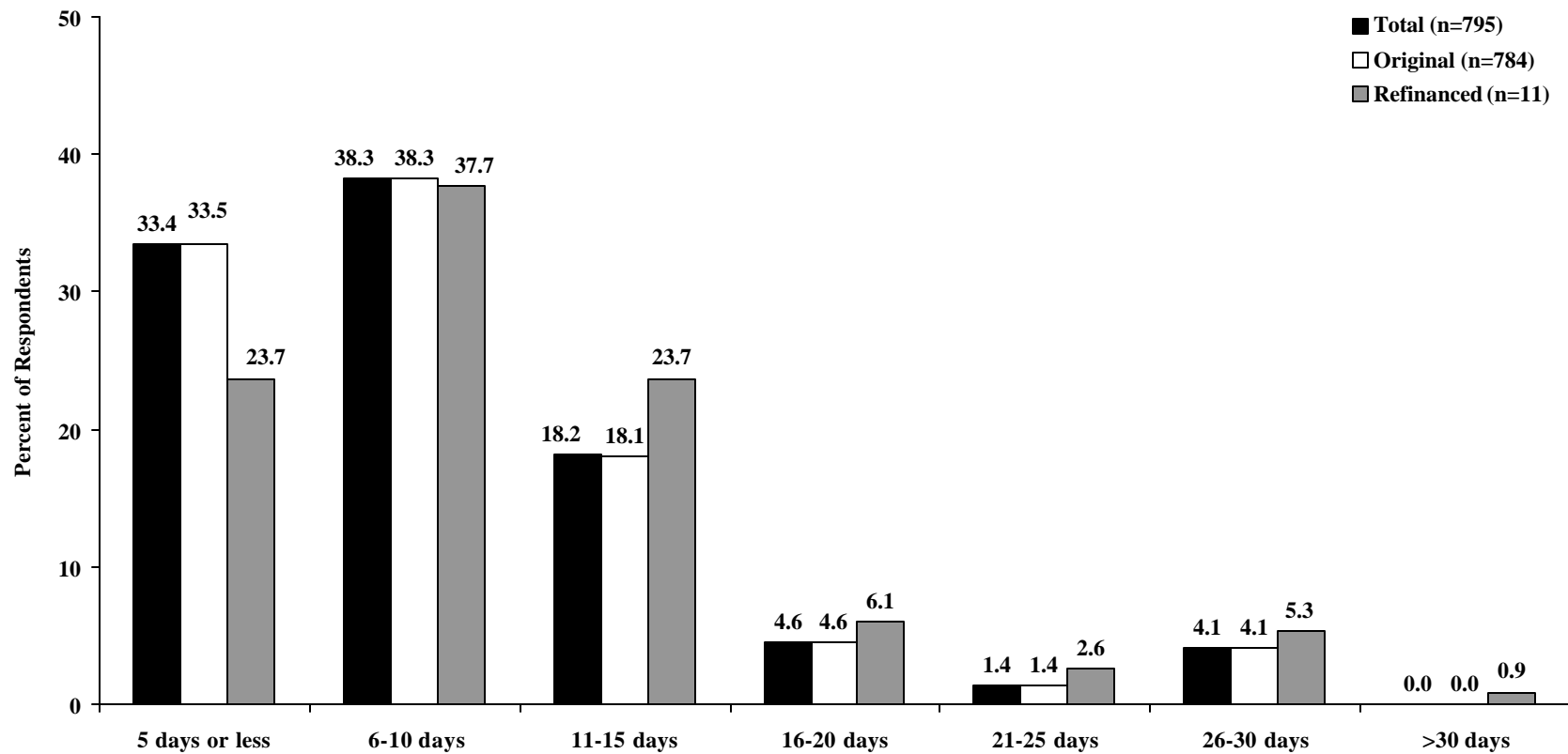
**Q40. From the time of the appraisal, how long did it take to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)?**



Note: 37.8 percent of respondents reported "don't remember"  
37.6 percent of original loan recipients reported "don't remember"  
48.2 percent of refinanced recipients reported "don't remember"

# Overall Frequencies for Appraisal

**Q41. How long do you think is REASONABLE for you to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)?**

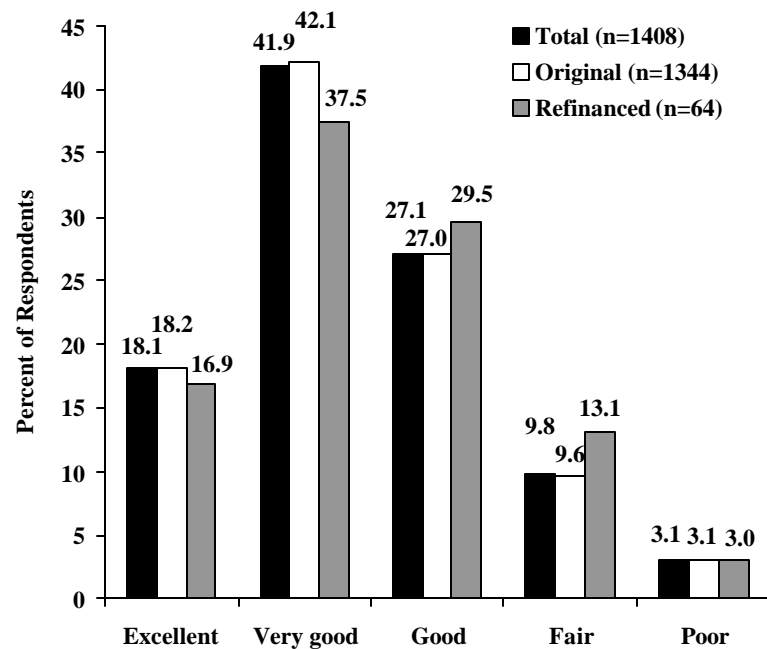


Note: 12.5 percent of respondents reported "don't know"  
12.4 percent of original loan recipients reported "don't know"  
18.0 percent of refinanced recipients reported "don't know"

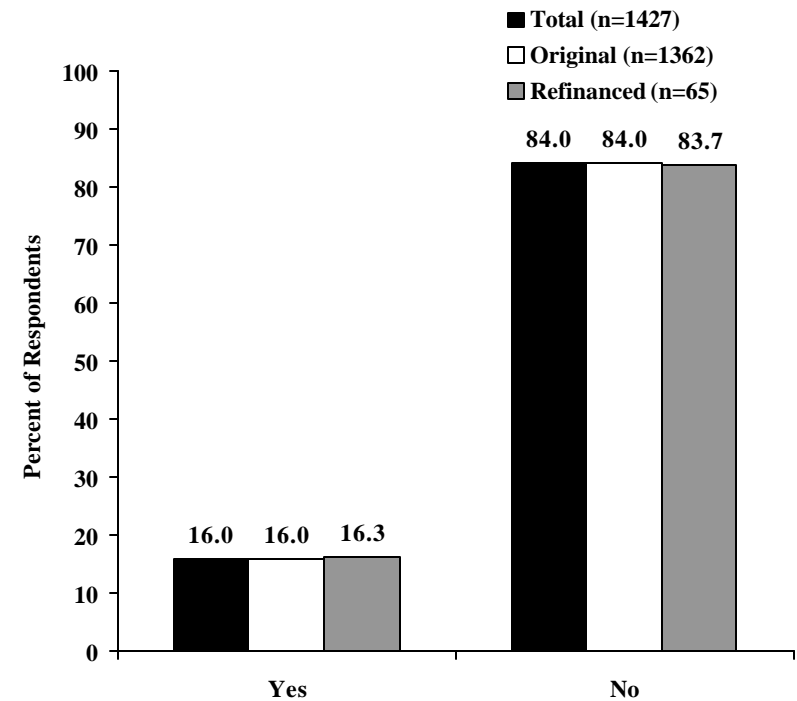


# Overall Frequencies for Overall Impressions

**Q42. Overall, how would you rate your current knowledge of the VA home loan program?**

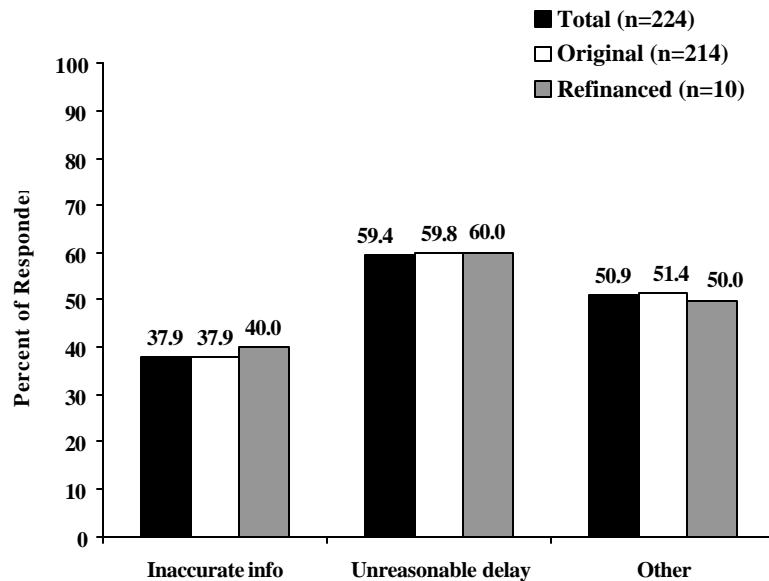


**Q43. Did you encounter any problems with your loan?**



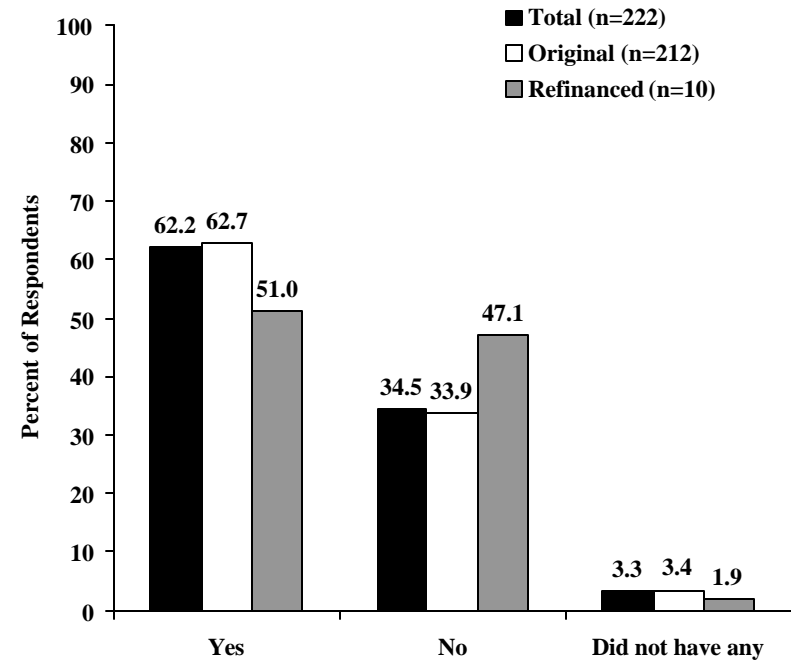
# Overall Frequencies for Overall Impressions

**Q44. What specific problems did you encounter with your loan? (Mark all that apply.)**



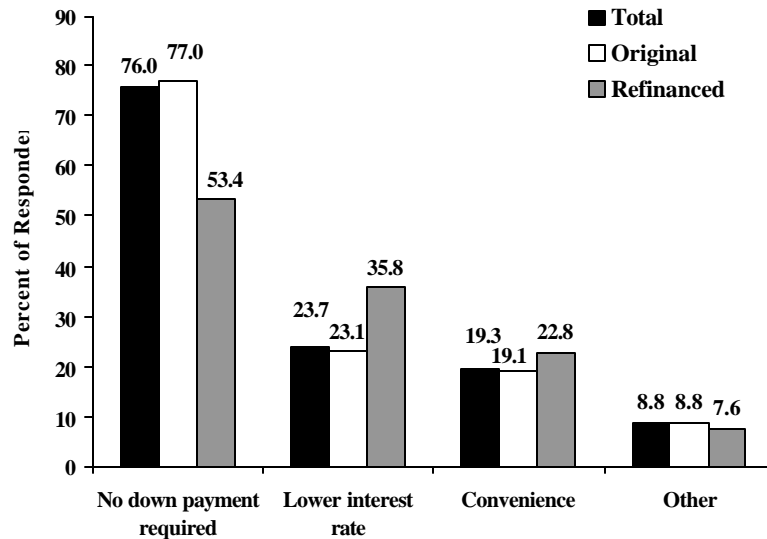
Note: Respondents were allowed multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

**Q45. Did your lender keep you informed of any delays or problems with your loan?**



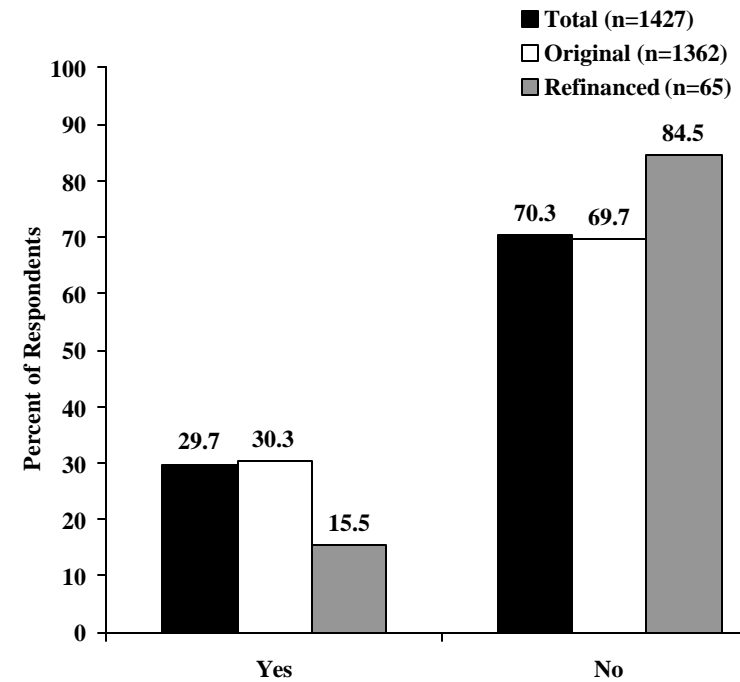
# Overall Frequencies for Overall Impressions

## Q46. Why did you choose to get a VA loan?



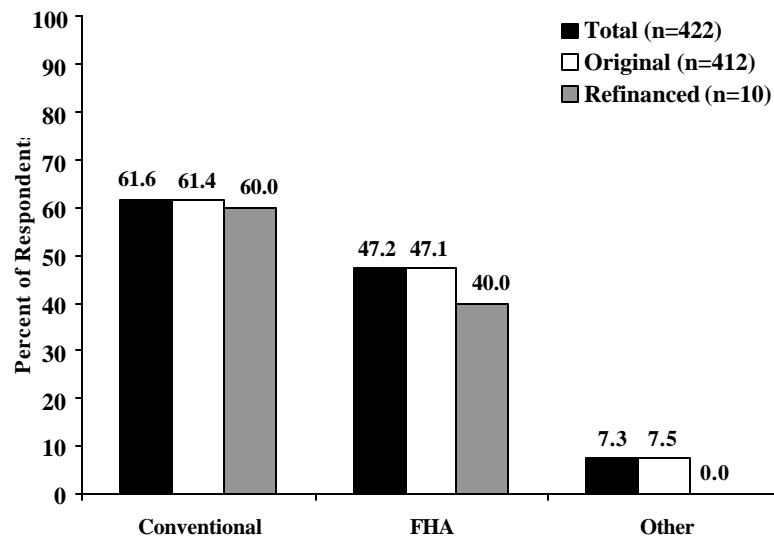
Note: Respondents provided multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

## Q47. Did you consider another type of home loan?



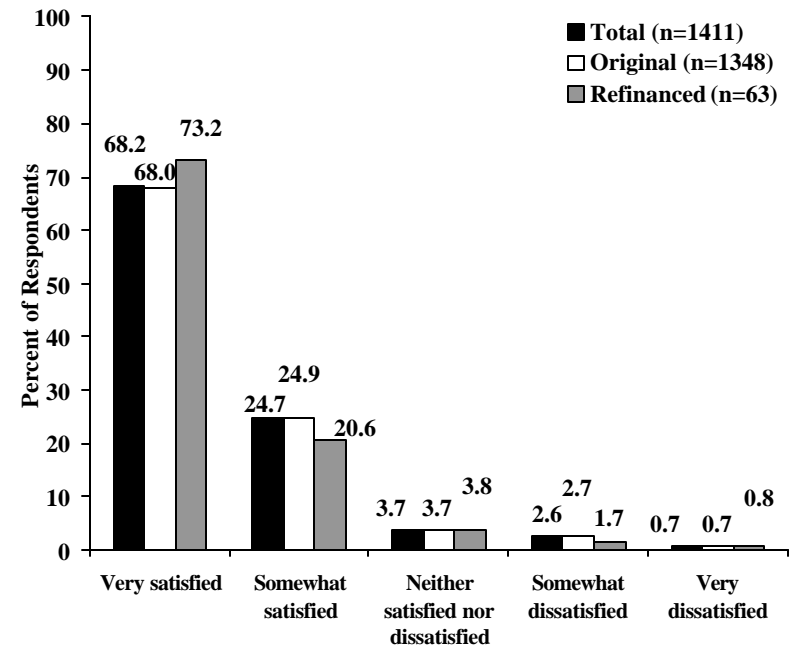
# Overall Frequencies for Overall Impressions

**Q48. What other types of home loans did you consider?**



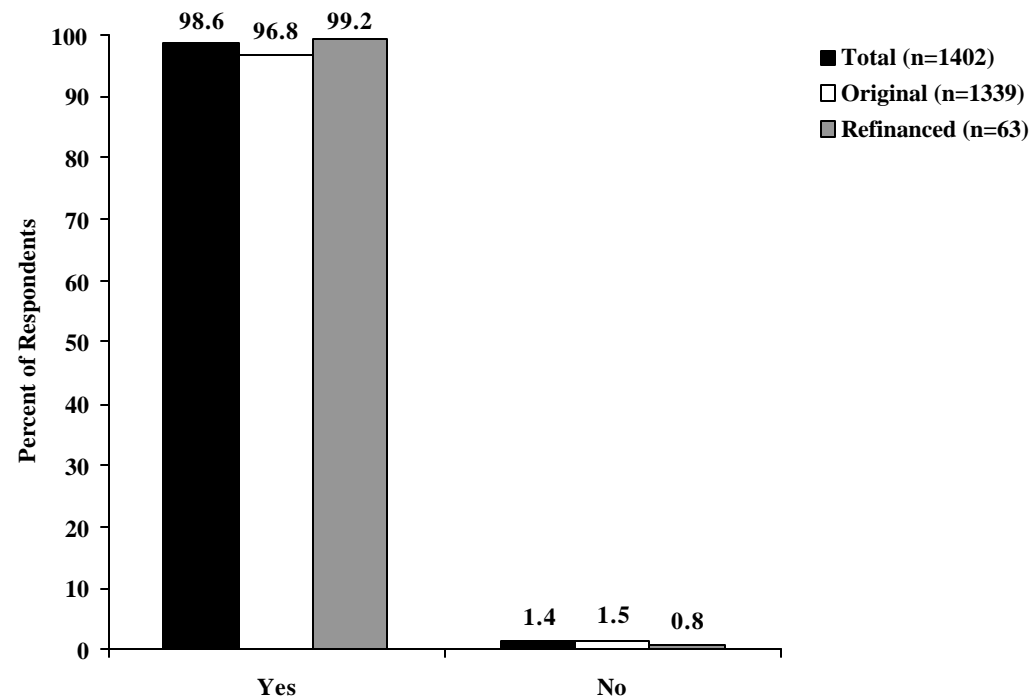
Note: Respondents provided multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

**Q49. Overall, how satisfied are you with the process of obtaining a VA home loan?**



# Overall Frequencies for Overall Impressions

**Q50. Would you recommend the VA home loan program to other veterans?**



## **Analysis of Verbatim Responses**

# Analysis of Verbatim Responses

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**Question 1:** How did you first learn about the VA home loan guaranty program?

- Active duty/currently enlisted – 50 mentions
- Previous loan/past experience – 44 mentions
- VA representatives – 11 mentions

The responses to Question 1 suggest that “Previous loan/past experience” should be considered as a possible addition to the precoded response categories. We do not recommend adding “Active duty/currently enlisted” because this response is too vague to suggest specific actions.

**Question 6:** Why did you call VA?

- No/None – 2 mentions

The responses to Question 6 suggest that the available response options are sufficient for this question. The “No/none” responses reflect respondents’ misinterpretation of the skip pattern in Question 5.

**Question 16:** Why did you visit a VA Regional Loan Center or Regional Office?

- Didn’t answer the phone – 2 mentions

The responses to Question 16 suggest that the available response options are sufficient for this question.

# Analysis of Verbatim Responses

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**Question 21:** During your home buying/refinancing process, what other methods did you use to contact the VA?

- Loan officer/lender/agent – 141 mentions
- Phone – 80 mentions
- Mortgage company contacted – 76 mentions
- Realtor contacted – 58 mentions
- Visited local office – 35 mentions

Based on the 80 mentions of “Phone” and 35 mentions of “Visited local office,” Question 21 should be reworded to read: “During your home buying/refinancing process, what methods other than phone or visit did you use to contact the VA.” Further, the other three open-ended responses should be considered as possible additions to the precoded response categories.

**Question 22:** How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits?

- Given at discharge – 11 mentions
- Did not need a Certificate of Eligibility – 2 mentions

The responses to Question 22 suggest that the available response categories are sufficient for this question.

**Question 44:** What specific problems did you encounter with your loan?

- Problems with lender – 27 mentions
- Unprofessional help/rude/unfriendly – 24 mentions
- Unreasonable delay – 7 mentions



# Analysis of Verbatim Responses

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- Didn't follow through on my needs – 6 mentions
- Interest rates too high – 6 mentions
- Any/all – 2 mentions

The responses to Question 44 suggest the most frequently mentioned open-ended response, “Problems with lender,” should be considered as a possible addition to the precoded response options. The second most frequently mentioned open-ended response “Unprofessional help/rude/unfriendly” would most likely be absorbed by the addition of the “Problems with lender” category.

**Question 46:** Why did you choose to get a VA home loan?

- Benefits/entitlements – 28 mentions
- No mortgage insurance – 27 mentions
- Higher approval rate/loan guarantee – 11 mentions
- All of the above – 10 mentions
- Lower interest rate – 4 mentions
- Disability requires – 4 mentions
- Any/all – 4 mentions
- Previous experience – 3 mentions
- No down payment required – 2 mentions

# Analysis of Verbatim Responses

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The responses to Question 46 suggest that better data might be collected for this item by adding a “mark all that apply” option. Several respondents appear to have chosen one of the precoded response categories and then written in another of the precoded response categories in “Other.” The most frequently mentioned open-ended responses, “Benefits/entitlements” and “No mortgage insurance,” may be considered as possible additions to the precoded response categories.

**Question 48:** What other types of home loans did you consider?

- No/none – 2 mentions

The responses to Question 48 suggest that the available response options are sufficient for this question. The “no/none” response reflects the respondents’ misinterpretation of the skip pattern in Question 47.

## **Recommended Revisions**

# Recommended Revisions

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**Question 1** - Based on the analysis of the verbatim responses, it is recommended that the verbatim response “Previous loan/past experience” (44 mentions) be added as a precoded response category.

**Question 21** - Based on the 80 mentions of the verbatim response “Phone” and 35 mentions of “Visited local office,” Question 21 should be reworded to read: “During your home buying/refinancing process, what methods other than phone or visit did you use to contact the VA.” It is also recommended that a "none" category be added to the response options based on the large number of eligible respondents who skipped this question. Changing the heading of this section of the questionnaire from "Other Methods of Contact" to "Other Methods of Contacting VA" may also be an effective revision.

**Question 46** - The addition of a “Mark all that apply” option should be considered. Several respondents appear to have chosen one of the precoded response categories and then written in another of the precoded response categories in “Other.”

**Question 48** - The addition of a “Mark all that apply” option should be considered.

# Appendices

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## Appendix A: Survey Instrument

# Appendices

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## Appendix B: Mailing Materials

# Appendices

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## Appendix C: Weights for the VBA Survey

The purpose of survey weights is to ensure that statistics derived from the sample data are unbiased. The weights may be needed to compensate for unequal selection probabilities, differences in nonresponse rates across different subgroups of the sample, or coverage problems. In the case of VBA Survey, the weights are needed to compensate for the disproportionate sample sizes of the two loan types. Since the sizes of the populations for the two loan types differ substantially (99,182 original loans vs. 4,703 refinances), statistical estimates based on unweighted data would be biased – the unweighted sample overrepresents the smaller refinance loan type at the expense of the larger one, the original loan type.

The weights were created in two steps. In the first step, each responding case of the sample was assigned a weight ( $W_1$ ) equal to the inverse of the proportion of completes to the population within each loan type:

$$W_{1i} = N_i/n_i$$

$N_i$  : Population Estimate of loan type i

$n_i$  : Number of Completes for Loan Type i

These initial weights project the sample to the corresponding population. The final weights ( $W_2$ ) are normalized weights of the initial weights, which are derived by dividing the initial weights by the average weight (inverse of the proportion of completes to the population for all loan types) of the two loan types,

$$W_{2i} = W_{1i} / [(N_1 + N_2) / (n_1 + n_2)],$$

where the normalized weights sum to the sample size n.